

# Evaluation of the Career Development Loans Scheme CDL Learner Survey

Of interest to Career Development Loans stakeholders including learning providers, National Association of Managers of Student Services (NAMSS), the CDL banks, the devolved authorities in Scotland and Wales and the Department for Innovation, Universities and Skills (DIUS). Also of interest to educationalists and researchers in the learning and skills sector.

## January 2008

Of interest to National, Regional and  
Local Learning and Skills Colleagues

# Contents

	Paragraph number
<b>Executive Summary</b>	<b>1</b>
Introduction	1
Key findings	5
Conclusion and recommendations for further analysis	30
<b>Introduction</b>	<b>38</b>
Background	38
Report structure	46
<b>The Characteristics of CDL Learners</b>	<b>47</b>
Introduction	47
Learner demographic characteristics	48
Learner qualifications and employment	56
Conclusion	67
<b>CDL-funded Provision</b>	<b>69</b>
Introduction	69
CDL-funded courses and training providers	70
Conclusion	102
<b>The Career Development Loan</b>	<b>110</b>
Introduction	110
Access to other support	111
Career Development Loan	121
CDL support mechanisms	133
Conclusion	139
<b>Impact and Added Value of the CDL</b>	<b>146</b>
Introduction	146
Impact and added value of the CDL	147
Conclusion	188
<b>Conclusion</b>	<b>200</b>
Areas for further development or investigation	206
<b>Annex A: Comparison of Survey Respondents and the CDL Population</b>	<b>—</b>
Introduction	—
Background	—
Course details	—
Bank and loan amount	—
Conclusion	—

**Annex B: Demographic Analysis**

Introduction	—
Equality and diversity	—
Progression	—
Conclusion	—

# **Executive Summary**

## **Introduction**

1 This report analyses the responses to the Career Development Loan (CDL) learner survey, a postal survey that was undertaken in summer 2006 and that built on the previous pilot learner survey (in spring 2006).

2 The questionnaire covered the characteristics of CDL learners, the types of courses that had been studied, how learners had applied for the CDL, whether any other sources of funding had been accessed, and learners' overall views of the CDL and its support mechanisms.

3 The questionnaires included an identification number so that responses could be linked in to CDL management information data. As a result, certain questions did not have to be asked and the accuracy of the information improved.

4 Questionnaires were sent out to 83,863 CDL learners who had received the loan between 2001/02 and 2005/06. The response rate among those who had received the CDL in later years was much higher than that for earlier years: 18.7 per cent of CDL learners in 2005/06 returned the questionnaire, compared with just 8.2 per cent of those who received the loan in 2001/02.

## **Key findings**

### **CDL learner characteristics**

5 Respondents were most likely to be male, aged 18–25, of white ethnic origin, and without a health problem or disability. They tended to be highly qualified prior to receiving the CDL, and in a job.

6 Despite being highly qualified, respondents were not currently highly paid: most earned less than £15,000 per annum (before deductions).

### **CDL-funded provision**

7 Most CDL-funded courses were at Level 4 or above, with the largest proportion being at Levels 7–8. Most learners were studying at one level higher than their existing highest qualification.

8 Almost nine in ten courses were delivered by private training providers and universities, and the most frequently mentioned of these were Computeach International Ltd and the Driving Instructor College. Respondents had usually chosen their training provider based on the fact that it offered the course they wanted, and on its reputation.

9 The main reason for respondents choosing their course was either to change their current job or career, or to improve their job or career prospects.

10 Course fees were most likely to be between £3,001 and £4,000 per year, but they varied according to the level of the course and the type of provider. The majority of respondents felt that the course fees were too much, although a substantial minority thought that they were about right.

11 Those CDL learners who had stopped their course without completing it were most likely to have done so due to personal reasons or because they did not like the content of the training. Other reasons for stopping courses prematurely were a lack of time for work and learning, and not being able to afford to continue.

12 Over three-quarters of respondents had their course delivered at a training provider (either full time or part time), with about a quarter undertaking distance learning or online learning.

13 Four-fifths of CDL learners reported that their course had led to a qualification. Of those whose course had **not** led to a qualification, two-thirds reported having left the course before completing it.

## **The Loan**

14 The CDL was usually the sole source of financial help that respondents accessed. Only a quarter had tried to access other sources of support – mostly student loans, commercial loans and bursaries. Most respondents did not end up taking up this other financial assistance because they were not eligible for it.

15 Most respondents found out about the CDL via their training provider.

16 About a quarter of CDLs were for between £7,001 and £8,000, but more than half were for between £1,001 and £5,000. CDLs were primarily used to fund course fees.

17 Few respondents had taken out another loan to repay their CDL, although the larger their CDL, the more likely they were to have done so. The additional loan had usually been taken out with different bank or building society to the one that had issued the CDL.

18 Only one in five learners deferred the repayment of their CDL. There was no clear relationship between the level of income or loan amount and the decision to defer.

19 Most respondents had used the CDL application support pack materials, and just under half had used the bank helplines or the CDL phone information line. Satisfaction with these support mechanisms was generally high, with the highest ratings for the CDL application support pack.

## **Impact and added value of the CDL**

20 By the end of their course, over three-fifths of respondents were qualified to Level 4 or above, with over half holding a bachelor's degree or Level 7 or 8 qualification. Excluding those who were still studying, the biggest shift was among those who held a bachelor's degree and who then went on to hold a Level 7 or 8 qualification.

21 Overall, about one in three CDL learners used CDL to progress to a higher-level qualification than they previously held.

22 There were significant moves into full-time employment among CDL learners. For those who did not go into full-time employment, most became self-employed.

23 There were also changes in income, although it is not possible to control for inflation. Overall, half of CDL learners moved up at least one income band between taking out the CDL and completing their course, with those on the lowest incomes most likely to have increased their income band.

24 Over half of respondents said that they would not have undertaken their course without the CDL. The level of deadweight (ie: those who would have participated anyway without CDL) is most closely related to income prior to the CDL and to the amount of the loan itself.

25 Almost three-quarters disagreed with the statement that they had not benefited from the training.

26 The CDL is most likely to have a positive impact on the acquisition of new skills, on job prospects and on qualifications. It has less of an impact on learners' interest in training, on job satisfaction and on earnings.

27 When asked whether they were more likely to undertake training in the future as a result of their CDL-funded course, 59.1 per cent of respondents said that they were and 39.1 per cent said that they were not. Most of the latter group said that this was because they now had the qualification the needed.

28 A significant proportion of respondents (85.2 per cent) said that they would recommend the CDL to others. For those who said that they would not, the most common reasons were financial – mostly due to interest rates being too high.

29 More than 70 per cent of respondents were more than satisfied with CDL advice and support, their course, their provider and the bank providing the loan. The course and provider had the highest proportions of respondents who were very satisfied, but equally the highest proportions who were very unsatisfied.

## **Conclusion and recommendations for further analysis**

30 While most respondents were happy with the CDL the survey has identified some areas for further development or investigation.

31 The CDL can provide a 'last resort' source of funding for people who are not eligible for other public support (e.g. student loans or Adult Learning Grants) or commercial loans.

32 While most learners were more than happy with their course and provider, a significant minority were not. Comments ranged from specific criticisms of particular aspects to accusations of fraud.

33 About one in ten respondents also criticised the banks and the administration of the CDL – the fact that delays occur in the processing of the paperwork so that money is sometimes not available at the start of the course. This echoes comments made elsewhere in the evaluation.

34 Respondents raised the issue of more flexible repayment and deferment options, especially for those who have to start paying back the CDL before their course has finished and for those who are not in employment after their course has finished.

35 The strategic fit of the CDL with wider government targets and priorities is a key issue in terms of its future development. While most courses led to a qualification, one in five did not and a significant proportion of those who did gain qualifications acquired them in driving instruction or IT selling.

36 While there a number of issues to be considered and explored further, it is clear that the CDL is well received by the large numbers of learners who have benefited from it.

# Introduction

## Background

37 This report analyses the responses to the Career Development Loan (CDL) learner survey, a postal survey that was undertaken in summer 2006.

38 The questionnaire covered the characteristics of CDL learners, the types of courses that had been studied, how learners had applied for the CDL, whether any other sources of funding had been accessed, and learners' overall views of the CDL and its support mechanisms.

39 Questionnaires were sent out to 83,863 CDL learners who had received the loan between 2001/02 and 2005/06. A reply-paid envelope was included for people to post the questionnaire back, and a reminder was sent out two weeks later.

40 The response rate among those who had received the CDL in later years was much higher than that for earlier years: 18.7 per cent of CDL learners in 2005/06 returned the questionnaire, compared with just 8.2 per cent of those who received the loan in 2001/02.

**Table 1: Pilot survey response rates for those who received the CDL between 2001/02 and 2005/06**

Year	Total contacts	Sent out	Number of responses	Response rate (%)
2001/02	16,381	16,378	1,339	8.2
2002/03	17,065	17,060	1,727	10.1
2003/04	17,255	17,254	2,050	11.9
2004/05	16,575	16,575	2,401	14.5
2005/06	16,642	16,596	3,100	18.7
Not known	–	–	1	–
<b>Total</b>	<b>83,918</b>	<b>83,863</b>	<b>10,618</b>	<b>Average: 12.7</b>

Notes: This table incorporates the 685 responses to the pilot survey undertaken in spring 2006. The total number of responses quoted is accurate but also includes in the 'Not known' category one response that could not be successfully linked back to management information data.

41 The questionnaires included an identification number so that responses could be linked in to CDL management information data. As a result, certain questions (e.g. the component amounts of a CDL – how much was used for course fees, living expenses, etc.) did not have to be asked, and the accuracy of the information improved.



42 This survey builds on the previous pilot learner survey, undertaken in spring 2006. Some slight modifications were made to the questionnaire in the light of responses to the pilot survey. These were minor and did not affect the validity or reliability of the questionnaire responses.

43 The full learner survey included a prize draw incentive for people to return their responses, but the pilot survey did not. This appears to have resulted in the full survey having a response rate of 1.2 per cent above that of the pilot survey (whose response rate was 11.5 per cent). This is equivalent to an additional 1,007 questionnaire returns.

44 The impact was greatest in the most recent year (2005–06): the response rate increased from 15.8 per cent to 18.7 per cent. The response rates in previous years (2001–02 through to 2004–05) were almost identical to each other.

## **Report structure**

45 The report is divided into the following sections.

- ‘The Characteristics of CDL Learners’ which analyses the demographics, employment characteristics and qualifications of CDL learners.
- The ‘CDL-funded Provision’ section looks at the types of courses and training providers that CDL learners use.
- ‘The Loan’ section analyses the characteristics of the loan itself, and its support mechanisms.
- ‘The Impact and Added Value of the CDL’
- ‘Conclusions’.
- Annex A compares the survey respondents with CDL learners as a whole.
- Annex B presents a more detailed analysis of equality and diversity among CDL learners

# The Characteristics of CDL Learners

## Introduction

46 Management information for the CDL provides some clues (e.g. age and region) as to the types of people who take out the loans. The survey asked about learners' gender, age, ethnicity and disability, but information about learners' regions was derived from the management information.

## Learner demographic characteristics

47 Table 2 shows that just over half (52.4 per cent) of all survey respondents were male. Survey respondents were less likely to be male than the CDL population as a whole (where the figure is 64.6 per cent). (Management information does not record learners' genders, but it does record their titles, which can be used to derive their genders.) Just over half of all respondents in London and the South East were women.

**Table 2: CDL learners by gender**

Gender	Number of learners	Percentage
Male	5,559	52.4
Female	5,058	47.6
No response	1	0.0
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

48 Just over a third of respondents (36.3 per cent) were aged 18–25, as Table 3 shows. The next highest proportion was 26- to 35-year-olds (28.8 per cent), while just 11 respondents (0.1 per cent) were aged 65 or over.

49 Compared with the CDL population as a whole, respondents tended to be older (aged over 35). On average, male respondents were older than female respondents.

50 Respondents in the East of England, South East, Yorkshire and the Humber and Scotland tended to be older (aged over 35).

**Table 3: CDL learners by age**

Age	Number of learners	Percentage
18–25	3,859	36.3
26–35	3,062	28.8
36–50	2,997	28.2
51–65	665	6.3
65+	11	0.1
No response	24	0.2
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Notes: percentages have been rounded.

51 Not surprisingly, older CDL respondents were more likely to report a health problem or disability. Those aged over 50 were over four times as likely to report a health problem or disability (15.1 per cent) as those aged 18–25 (for whom the figure was 3.7 per cent)<sup>1</sup>.

**Table 4: CDL learners by health problem or disability**

Health problem or disability?	Number of learners	Percentage
Yes	668	6.3
No	9,831	92.6
Blank	119	1.1
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

52 Table 5 shows that more than four in five respondents were of white ethnic origin (82.4 per cent). White British learners comprised the largest specific ethnic group, at 76.3 per cent. African black British respondents were the largest specific black or minority ethnic group (at 4 per cent), with Asian British learners comprising 5.3 per cent of respondents.

53 More than half (54.5 per cent) of all black or minority ethnic learners lived in London, and a further 10.2 per cent lived in the South East. Black or minority ethnic learners tended to be younger, and (probably as a result) were less likely to report a health problem or disability.

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<sup>1</sup> Sometimes the percentages in the Tables shown do not add up to 100. This is because we have rounded the figures up to the nearest whole number.

**Table 5: CDL learners by ethnic origin**

<b>Ethnic origin</b>	<b>Number of learners</b>	<b>Percentage</b>
Asian/British: Indian	291	2.7
Asian/British: Pakistani	128	1.2
Asian/British: Bangladeshi	69	0.6
Asian/British: other	90	0.8
Black/British: Caribbean	249	2.3
Black/British: African	430	4.0
Black/British: other	31	0.3
Chinese	71	0.7
Mixed: white & black Caribbean	49	0.5
Mixed: white and black African	35	0.3
Mixed: white and Asian	67	0.6
Mixed: other	81	0.8
White: British	8,097	76.3
White: Irish	139	1.3
White: other	513	4.8
Other ethnic group	96	0.9
Prefer not to say	182	1.7
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Notes: percentages have been rounded.

## **Learner qualifications and employment**

54 Table 6 shows the highest qualifications that respondents held prior to undertaking their CDL-funded course. The majority (59.7 per cent) were already qualified to Level 4 or higher by the time they began their CDL-funded course. Some 41.1 per cent already held a bachelor's degree, and a further 24.1 per cent were qualified to either Level 2 or Level 3, with just one in ten being qualified to Entry Level or Level 1. Very few learners (2.7 per cent) had no prior qualifications at all.

55 Prior attainment varied by gender, age and disability. Female learners were generally better qualified than male learners, with over two-thirds (68.8 per cent) qualified to Level 4 or higher when they started their CDL-funded course.

56 Younger learners were more likely to be qualified to Level 4 or higher, while the proportion of learners with no prior qualifications increased with age. Learners reporting a health problem or disability tended to be less well qualified (22.3 per cent were qualified to below Level 2).

57 Black and minority ethnic respondents were more likely to be qualified to at least Level 4 (the figure is 66.1 per cent). In London, the North West, Scotland and Northern Ireland, at least 50 per cent of respondents already held a bachelor's degree or Level 7–8 qualification at the time of starting their CDL-funded course.

**Table 6: CDL learners by highest qualification held before receiving the loan**

Highest qualification	Number of learners	Percentage
Entry Level or Level 1	1,061	10.0
Level 2	1,147	10.8
Level 3	1,415	13.3
Levels 4–6	694	6.5
Bachelor's degree	4,369	41.1
Levels 7–8	957	9.0
Other	227	2.1
No qualifications	290	2.7
No response/don't know	132	1.2
Level 4 or higher (pilot)	326	3.1
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Note: There were some changes from the pilot survey in how these responses were recorded. In particular, qualifications at Level 4 and above were disaggregated in the full survey, but not in the pilot survey. As a result, the response label 'Level 4 or higher (pilot)' includes only the responses to the pilot survey. Percentages have been rounded.

58 Table 7 shows the employment status of respondents prior to them receiving the CDL. Just over half of respondents (50.4 per cent) were employed full time before starting their CDL-funded course. The next largest category was full-time students (14.8 per cent), followed by those who were employed part time (12.1 per cent) and those who were unemployed (10.3 per cent).

59 Surprisingly, the lowest-qualified respondents were also those most likely to be in a job – and a full-time job at that. However, this was because about a quarter of those qualified to at least Level 4 were full-time students.

60 Women were less likely than men to be either employed full time or unemployed, but more likely to be employed part time or to be full-time students. Respondents aged 18–24 were least likely to be employed full time (the figure was 39.7 per cent), with 34.8 per cent of these respondents being full-time students.

61 About a fifth of respondents reporting a health problem or disability said that they were unemployed – approximately double the level for those with no health problem or disability. A further 15 per cent reported being long-term sick and/or disabled.

**Table 7: CDL learners by pre-CDL employment status**

<b>Employment status</b>	<b>Number of learners</b>	<b>Percentage</b>
Employed full time	5,350	50.4
Employed part time	1,285	12.1
Self-employed	625	5.9
Unemployed	1,091	10.3
Full-time student	1,575	14.8
Part-time student	94	0.9
Full-time carer	31	0.3
Part-time carer	11	0.1
Looking after family	240	2.3
Retired	24	0.2
Long-term sick/disabled	126	1.2
Other	55	0.5
No response	111	1.0
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

62 Table 8 shows that the majority of respondents (62.7 per cent) had a total annual income of £15,000 or less before taking up their loan, and just 6.2 per cent of respondents had an annual income of more than £30,000.

63 Not surprisingly, income was related to employment status: students, carers, the unemployed, part-time workers, and those with a health problem or disability mostly earned less than £10,000 per year.

**Table 8: CDL learners by pre-CDL individual's annual income**

<b>Annual income before deductions</b>	<b>Number of learners</b>	<b>Percentage</b>
Less than £10,000	4,093	38.5
£10,000–£15,000	2,566	24.2
£16,000–£20,000	1,471	13.9
£21,000–£25,000	1,002	9.4
£26,000–£30,000	583	5.5
£31,000–£35,000	283	2.7
£36,000+	370	3.5
No response	225	2.1
Not applicable	25	0.2
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

## **Conclusion**

64 Respondents were most likely to be male, aged 18–25, of white ethnic origin, and without a health problem or disability. They tended to already be highly qualified prior to taking out the CDL, and in a job.

65 Despite being highly qualified, many respondents were not currently highly paid: most earned less than £15,000 per year.

# CDL-funded Provision

## Introduction

66 This section looks at the provision that CDL-funded learners chose – the type of course they chose, the level of course they chose, why they chose it and how it was delivered.

## CDL-funded courses and training providers

67 Table 9 shows that higher-level courses were the most popular. Over half (54.5 per cent) of the courses undertaken were at Level 4 or above, with most (37.5 per cent) being at Levels 7–8.

68 Women were more likely than men to undertake courses at Level 4 or above (65.2 per cent compared with 44.7 per cent). They were particularly likely to undertake courses at Levels 7–8 (48.2 per cent compared with 27.8 per cent).

69 Younger learners were more likely than older learners to undertake higher-level courses, with over half of respondents aged 18–25 undertaking courses at Levels 7–8.

70 Men were more likely than women to undertake ‘other’ courses (23.5 per cent compared with 14.2 per cent). These were most likely to be Microsoft courses (such as Microsoft Certified Systems Engineer (MCSE)) or driving instruction courses.

**Table 9: CDL-funded courses by level**

Course level	Number of learners	Percentage
Entry Level or Level 1	401	3.8
Level 2	524	4.9
Level 3	839	7.9
Levels 4–6	1,081	10.2
Bachelor’s degree	607	5.7
Levels 7–8	3,984	37.5
Other	2,027	19.1
No qualifications	619	5.8
No response/don’t know	421	4.0
Level 4 or higher (pilot)	115	1.1
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

71 Figure 1 shows how levels of prior attainment correspond with levels of CDL-funded courses, but the analysis is distorted by the relatively high proportion of ‘other’ qualifications. For learners whose prior qualification was

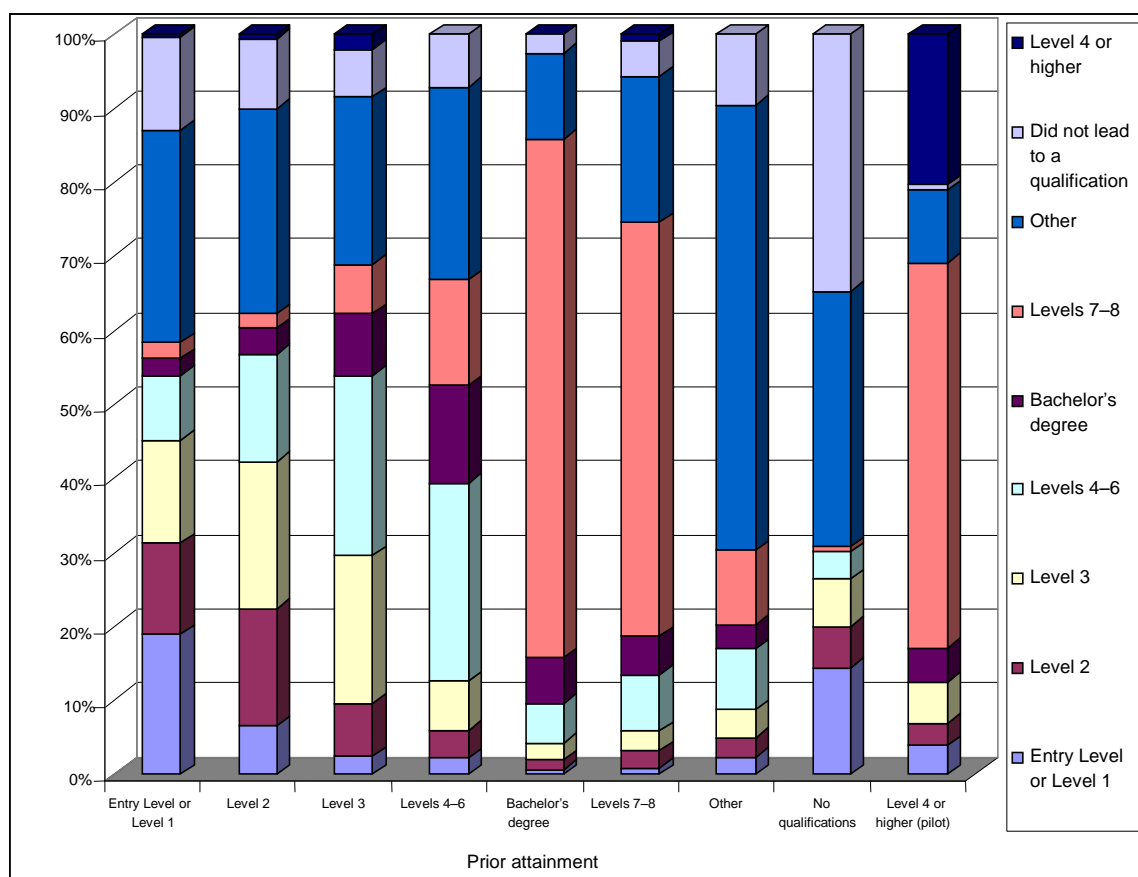


below Level 3, most gave an 'other' response to the question about the level of their CDL-funded course.

72 Omitting these 'other' courses, the majority (62.2 per cent) of learners were studying at one level above their existing highest qualification (i.e. learners with a Level 2 qualification tended to use the CDL to fund a Level 3 course). Some 78.2 per cent of learners who already held a bachelor's degree were studying at one level or more above this qualification (i.e. at Levels 7–8).

73 Just under half (49.8 per cent) of those with prior qualifications between Entry Level and Level 3 were studying for a CDL-funded course at a higher level. Just 37.7 per cent of those with no qualifications were undertaking a course that would lead to a qualification (excluding the 'other' category).

**Figure 1: Level of CDL-funded course by level of prior attainment**



74 Women were more likely to undertake courses provided by a university (the figure was 51.6 per cent, compared with 30.1 per cent for men), and men were more likely to undertake training provided by an 'other training provider' (the figure was 58.8 per cent, compared with 36.9 per cent for women).

75 The vast majority of CDL-funded courses at all levels were delivered by ‘other training providers’ – except bachelor’s degrees and courses at Levels 7–8, which were mainly delivered by universities. Approximately three in every ten courses at both ‘other training providers’ and ‘other’ providers led to an ‘other’ qualification (29.6 per cent and 30.1 per cent respectively). A further one in ten courses at these types of provider did not lead to a qualification (9.8 per cent and 11.7 per cent respectively). ‘Other training providers’ were less likely than ‘other’ providers to offer courses at Levels 7–8, but more likely to offer courses at Entry Level, Level 1, Level 2, Level 3 and Levels 4–6.

76 Respondents who described their training provider as ‘other’ were asked to name the provider. Computeach International Ltd and the Driving Instructor College were the most popular providers, reflecting the fact that a high proportion of respondents were undertaking IT or driving instruction courses.

**Table 10: Types of providers delivering CDL-funded courses**

<b>Training provider</b>	<b>Number of learners</b>	<b>Percentage</b>
FE college	576	5.4
University	4,288	40.4
Other training provider	5,137	48.4
Other	461	4.3
No response	156	1.5
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Note: ‘Other training providers’ are defined as specialist training providers that are neither an FE college nor a university, while ‘other’ providers are non-specialist bodies (e.g. a learner’s employer). However, when linked back to the management information data, the results from the survey show that a large proportion of providers have been classified as both ‘other training provider’ and ‘other’ provider by different learners: learners’ understanding of the type of provider that they attended is not always accurate. Thus, Computeach International Ltd and the Driving Instructor College were the two most popular ‘other training providers’ but also the two most popular ‘other’ providers – and other learners thought that they were FE colleges. However, the categorisations seem accurate in most cases.

77 Table 11 shows that the vast majority of respondents across all provider types (70.9 per cent) chose their provider because it offered the course that they wanted. The next most commonly cited reason for choosing a provider was its reputation (36.0 per cent), which was most commonly mentioned for HE providers. Almost one in five respondents (18 per cent and 17.8 per cent respectively) stated that they had chosen their provider based on having seen its marketing materials or having lived nearby. Just 3.2 per cent of respondents reported having chosen their provider for ‘other’ reasons, which included the cost and feeling that there was ‘no choice’.

**Table 11: Learners' reasons for choosing their provider**

Reason for choosing provider	Number of learners	Percentage
It offered the course I wanted	7,529	70.9
It has a good reputation	3,891	36.0
It was situated near to where I live	1,922	17.8
I already knew the provider	933	8.6
It was recommended to me	1,221	11.3
My employer sent me/recommended it	181	1.7
I saw the provider's marketing materials	1,949	18.0
Other	341	3.2
No response	130	1.2

Note: multiple responses were allowed. The base remained the same (10,618 learners).

78 Table 12 shows learners' reasons for choosing their CDL-funded course. The overwhelming majority (86.3 per cent) chose their course either to change their current job or career, or to improve their job or career prospects. Just over a quarter of respondents (28.3 per cent) chose their course in order to improve their prospects in their current job or career, and virtually no one reported having chosen their course because their employer had wanted them to.

79 The 'other' reasons given were predominantly to do with the learner's career – wanting to become self-employed, to earn more money and not to be made redundant.

**Table 12: Learners' reasons for choosing their course**

Reason for choosing course	Number of learners	Percentage
To improve my prospects in my current job or career	3,009	28.3
To change my current job or career	5,166	48.7
To improve my job or career prospects	3,991	37.6
My employer wanted me to	53	0.5
It is something I am personally interested in	4,025	37.9
I need this course/qualification in order to go on to further study	810	7.6
To learn about something new	1,814	17.1
No response	36	0.3
Other	102	1.0
No particular reason	84	0.8
It is compulsory/mandatory	38	0.4
To gain professional/official qualifications	34	0.3

Note: multiple responses were allowed. The base remained the same (10,618 learners).

80 Table 13 shows that about a quarter of respondents were paying annual course fees of between £3,001 and £4,000 (26.2 per cent), with one in five (21.2 per cent) paying between £2,001 and £3,000. Just 3.4 per cent of respondents were paying up to £1,000, and 11.3 per cent were paying more than £8,000 (which is the maximum figure for the CDL).

**Table 13: Annual fees for CDL-funded courses**

Annual course fees	Number of learners	Percentage
Less than £300	3	0.0
£300–£500	119	1.1
£501–£1,000	245	2.3
£1,001–£2,000	806	7.6
£2,001–£3,000	2,256	21.2
£3,001–£4,000	2,777	26.2
£4,001–£5,000	1,383	13.0
£5,001–£6,000	725	6.8
£6,001–£7,000	420	4.0
£7,001–£8,000	508	4.8
More than £8,000	1,201	11.3
No response	143	1.3
Not applicable	32	0.3
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Notes: percentages have been rounded.

81 Fees varied according to the level of the course and the type of provider. More than half of all courses (except bachelor's degrees and courses at Level 4 or above) cost between £2,001 and £5,000. Bachelor's degrees were most likely to cost more than £8,000 (22.5 per cent), followed by courses at Levels 7 and 8 (14.3 per cent).

82 By contrast, almost half of all courses that were below Level 4 (including the 'other' category) cost less than £3,000. However, courses that did not lead to a qualification were most likely to cost between £7,001 and £8,000 (6.5 per cent) and over one in ten (10.3 per cent) cost more than £8,000. Among 'other' courses, 6.9 per cent cost £8,000 or more (these were most likely to be training courses for pilots or MCSE courses).

83 FE colleges tended to offer less expensive courses (courses costing £2,000 or less) than other training providers. This was even the case for similar levels of courses – which suggests that FE provision may be subsidised, with FE colleges not covering the full cost of provision through course fees. 'Other' providers were most likely to offer courses costing more than £8,000 (20.6 per cent).

84 In order to obtain an average figure for each type of provider, the survey returns were linked to the management information data, which contains an exact figure for course fees (although the course fees reported in the survey may differ from those in the management information data). Average course fees were lowest in FE colleges (£3,085.68), followed by universities (£4,661.72). 'Other' providers (£5,305.58) and 'other training providers' (£4,911.16) were the most expensive.

85 As Table 14 shows, the majority of respondents (57 per cent) felt that their course fees were too high, although a substantial minority (40.8 per cent) thought that they were about right. Only 0.3 per cent of respondents thought that their fees were too low. Learners at 'other training providers' were most likely to think that their course fees were too high (61.9 per cent) compared with those at FE colleges (45 per cent) and HE providers (52.5 per cent).

86 There was an inverse relationship between the level of a learner's course and whether they felt that the fees were too high. Almost two-thirds (63.8 per cent) of those on Entry Level or Level 1 courses thought that their fees were too high, compared with just over half (51.4 per cent) of those undertaking bachelor's degrees – despite these being the most expensive. Satisfaction with fees was not linked to learners' prior income, but it was linked to their employment status.

**Table 14: Learners' opinions of their course fees**

<b>Learners' opinions</b>	<b>Number of learners</b>	<b>Percentage</b>
Too high	6,053	57.0
About right	4,329	40.8
Too low	30	0.3
No response	206	1.9
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

87 The majority of respondents (55.4 per cent) had completed their CDL-funded course, over a quarter (29.1 per cent) reported that their course was ongoing and 15.1 per cent had not completed their course. Men, people reporting a health problem or disability, those aged 51 or over, and those previously qualified to below Level 4 were all much more likely not to have completed their course.

88 Those who had stopped their course without completing it (1,607 respondents) were asked their reasons for having done so. As Table 15 shows, respondents were most likely to have left due to personal reasons (21 per cent) or because they did not like the content of the training (20 per cent). Almost a quarter of respondents (24.4 per cent) had left for other reasons, the most common being a lack of time for work and learning, not being able to afford to continue and not passing specific tests or levels.

**Table 15: Reasons for learners having left their course before completing it**

Reasons given by learners	Number of learners	Percentage
I changed job	150	9.3
I changed employer	63	3.9
I left employment	17	1.1
I did not like the location of the training	86	5.4
I did not like the time of the training	82	5.1
I did not like the level of the training – it was too high	224	13.9
I did not like the level of the training – it was too low	115	7.2
I did not like the content of the training	322	20.0
I did not like the tutor	112	7.0
The training provider closed down	178	11.1
The training was not relevant to my job or career	53	3.3
Personal reasons	337	21.0
Health reasons	151	9.4
Because of a disability	42	2.6
No particular reason	32	2.0
Other	392	24.4

Note: multiple responses were allowed, and respondents were given a list of reasons to choose from. The base was 1,607 learners.

89 As Table 16 shows, CDL-funded courses were most likely to last between 7 and 12 months (36.5 per cent) with about a third (33.7 per cent) lasting between 13 and 24 months. Some 13.2 per cent of courses lasted longer than two years, while 7.6 per cent lasted for six months or less.

**Table 16: Learners' CDL-funded courses by length**

Length of course	Number of learners	Percentage
0–6 months	803	7.6
7–12 months	3,878	36.5
13–24 months	3,583	33.7
25–36 months	1,038	9.8
37 months+	362	3.4
No response/don't know	642	6.0
Other	312	2.9
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Notes: percentages have been rounded.

90 For those respondents who did not complete their course, Table 17 shows how long they spent on it. Learners were most likely to leave their course early on (40.8 per cent of respondents left within the first six months, with a further 29.1 per cent leaving between 7 and 12 months into the course). Some 4.6 per cent of learners left their course after more than two years.

91 However, the length of the course was an important factor. Learners were much more likely to leave within the first six months if their course only lasted less than a year. And a third of those on courses lasting between one and two years and between two and three years were there for at least 12 months.

**Table 17: Total length of time spent studying by learners who did not complete their course**

<b>Length of time spent studying</b>	<b>Number of learners</b>	<b>Percentage</b>
0–6 months	655	40.8
7–12 months	467	29.1
13–24 months	328	20.4
25–36 months	65	4.0
37 months+	9	0.6
Don't know	83	5.2
<b>Total</b>	<b>1,607</b>	<b>100.0</b>

Notes: percentages have been rounded.

92 Table 18 shows that over three-quarters of respondents (78.7 per cent) had their course delivered at a training provider (either full time or part time). A further 26 per cent had undertaken distance learning or online learning, but very few had undertaken learning on their employer's premises. Some 3.9 per cent of respondents reported 'other' modes of delivery – on the road or in the car (for those studying for driving instruction qualifications), work experience or work placements, and weekend workshops or residential weekends.

93 Women were more likely than men to have attended a course delivered at a training provider on a full-time basis (the figure was 50.2 per cent, compared with 38.8 per cent for men), while men were nearly twice as likely to undertake distance learning or online learning (the figure was 25.7 per cent, compared with 12.5 per cent for women). Universities and FE colleges were more likely than 'other training providers' and 'other' providers to deliver courses on their premises on a full-time basis. But 'other training providers' and 'other' providers were more likely to deliver courses through distance learning or online learning.

**Table 18: Methods of delivery for CDL-funded courses**

Method of delivery	Number of learners	Percentage
On the training provider's premises, on a full-time basis	4,699	44.3
On the training provider's premises, on a part-time basis	3,651	34.4
At the employer's premises	146	1.4
Distance learning or online learning	2,764	26.0
Other	413	3.9
No response	90	0.8

Note: multiple responses were allowed. The base remained the same (10,618 learners).

94 As Table 19 shows, over three-quarters of CDL-funded learners were studying for courses that would lead to a qualification (76.2 per cent). The higher the level of the course, the more likely it was to lead to a qualification: 92.2 per cent of courses at Levels 7–8 led to a qualification, compared with 55.1 per cent of Entry Level courses.

95 Respondents at universities were most likely to be taking courses that led to a qualification (92.4 per cent), followed by those at FE colleges (84.4 per cent). Fewer than two-thirds of those at 'other training providers' or 'other' providers (64.4 per cent and 59 per cent respectively) were taking courses that led to a qualification.

96 Better-qualified respondents were most likely to be on courses that led to a qualification: over four in five of those who were qualified to Level 4 or above were on a course that led to a qualification, compared with 45.5 per cent of those with no qualifications and 58.5 per cent of those with an Entry Level or Level 1 qualification.

97 Almost two-thirds (65.8 per cent) of those on courses that did not lead to a qualification had left their course before completing it. If this group is removed from the analysis, just 7.2 per cent of respondents were undertaking courses that did not lead to a qualification. This group was heavily concentrated in 'other training providers' (79.1 per cent), and over half (57.8 per cent) were undertaking courses that were reported as either not leading to a qualification (30.3 per cent) or as other (27.5 per cent). Courses that did not lead to a qualification that were described as 'other' tended to be related to IT or to becoming a driving instructor.



**Table 19: CDL-funded learners according to whether or not their course led to a qualification**

<b>Did the course lead to a qualification?</b>	<b>Number of learners</b>	<b>Percentage</b>
Yes	8,093	76.2
No	1,905	17.9
Not yet	338	3.2
No response/don't know	282	2.7
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

## **Conclusion**

98 Most CDL-funded courses were at Level 4 or above, with the largest proportion being at Levels 7–8. Most learners were studying at one level above their existing highest qualification.

99 Almost nine in ten courses were delivered by ‘other training providers’ and universities, and the most frequently mentioned ‘other’ providers were Computeach International Ltd and the Driving Instructor College. Most respondents had chosen their training provider because it offered the course that they wanted. The reputation of the provider was also important to their choice.

100 The main reason for respondents choosing their course was either to change their current job or career, or to improve their job or career prospects.

101 Respondents’ annual course fees were most likely to be between £3,001 and £4,000, but varied according to the level of the course and the type of provider. FE colleges tended to offer less expensive courses than ‘other training providers’, even for similar levels of courses – which suggests that FE provision may be subsidised.

102 The majority of respondents felt that their course fees were too high, although a substantial minority thought that they were about right. There was an inverse relationship between the level of a learner’s course and whether they felt that the fees were too high.

103 Those CDL learners who had stopped their course without completing it were most likely to have done so due to personal reasons or because they did not like the content of the training. Other reasons for stopping courses prematurely were a lack of time for work and learning, and not being able to afford to continue. Learners were much more likely to leave within the first six months if their course lasted less than one year. Men, people reporting a health problem or disability, those aged 51 or over, and those previously qualified to below Level 4 were all much more likely not to have completed their course.

104 Over three-quarters of respondents had their course delivered at a training provider (either full time or part time), and about a quarter had undertaken distance learning or online learning.

105 Most CDL-funded courses led to a qualification. Fewer than a fifth of respondents reported that they would not achieve a qualification, and two-thirds of these also reported that they had left their course before completing it. Higher-level courses delivered at universities and FE colleges were most likely to lead to a qualification, and better-qualified learners were most likely to be on courses that led to a qualification.

# The Loan

## Introduction

106 This section provides details about the CDL, about how it is sourced and used, and about whether learners consider or make use of any other financial help.

## Access to other support

107 Table 20 shows the proportion of CDL-funded learners who attempted to access any other financial help before taking on the CDL. Over two-thirds (70.7 per cent) had not attempted to access other financial help, while over a quarter had (25.1 per cent). The higher the qualification held by the learner, the more likely they were to have tried to access other financial help.

108 Female learners, students (both full-time and part-time), those in the lowest income brackets, those with the highest **and** lowest course fees, and those studying for bachelor's degrees and qualifications at Levels 7–8 were all most likely to consider other sources of financial assistance.

109 Over half (56.7 per cent) of those who did not try to access other financial help were undertaking a course with an 'other training provider'. (Some 82.9 per cent of respondents at 'other training providers' did not try to access other financial help, which compares with 56.3 per cent for respondents at universities.)

110 Over half (30.4 per cent and 21.9 per cent respectively) of those who did not try to access other financial help were undertaking either a course at Levels 7–8 or an 'other' course. While this represents a high proportion (81.3 per cent) of those on 'other' courses, it is a relatively low proportion (57.3 per cent) of those undertaking a course at Levels 7–8. The 'other' courses mentioned were most likely to be related to IT or to becoming a driving instructor.

111 Respondents who had tried to access other financial help were most likely to have looked at a student loan (36.4 per cent), a commercial loan (35.5 per cent) or a bursary (32.7 per cent). Women and younger learners were most likely to have tried to access a student or commercial loan. Over one in ten reported having tried to access 'other' financial help: this was most likely to be charity or employer sponsorship.

**Table 20: CDL learners according to whether or not they had tried to access other financial help**

Did you try to access any other financial help?	Number of learners	Percentage
Yes	2,667	25.1
No	7,509	70.7
Can't remember	323	3.0
No response	119	1.1
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Notes: Percentages have been rounded.

**Table 21: CDL learners according to what other financial help they had tried to access**

Type of financial help	Number of learners	Percentage
Commercial loan	948	35.5
Student loan	973	36.4
Adult Learning Grant	370	13.9
Learner Support for Hardship and Childcare	188	7.0
Adult Dependant's Grant	65	2.4
Bursary	872	32.7
Other	415	15.5

Note: multiple responses were allowed. The base was 2,667 learners.

112 As Table 22 shows, almost two-thirds (65.4 per cent) of respondents who tried to access other financial help did not or could not take it up. Bursaries were the most easily and frequently accessed form of other financial help (8.3 per cent). Just a fifth (19.9 per cent and 18.2 per cent respectively) of those who had tried to access a student loan or a commercial loan actually ended up taking one up.

113 Women, younger learners and those undertaking higher-level courses were most likely not to have taken up other financial help.

**Table 22: CDL learners according to the type of other financial help accessed**

Type of financial help	Number of learners	Percentage
Commercial loan	173	6.5
Student loan	194	7.2
Adult Learning Grant	23	0.9

Learner Support for Hardship and Childcare	19	0.7
Adult Dependant's Grant	3	0.1
Bursary	221	8.3
Other	119	4.4
No, I did not take it up	1,751	65.4
No response	164	6.1
<b>Total</b>	<b>2,667</b>	<b>100.0</b>

Notes: Percentages have been rounded.

114 As Table 23 shows, there were many reasons for learners not taking up other financial help. The vast majority (86.6 per cent) did not take it up because they were ineligible – over three-quarters of those who applied for a student loan, an Adult Learning Grant, Learner Support for Hardship and Childcare or an Adult Dependant's Grant were not eligible for one. Surprisingly, those on the lowest incomes were most likely to be deemed ineligible, as were part-time workers and the unemployed.

115 Another reason for not taking up other financial help was concern about the terms: 15 per cent felt that the repayments would be too high, 14.4 per cent worried that the interest would be too high and 6.2 per cent felt that the loan amount offered was insufficient. However, those on the lowest incomes were least likely to share these concerns.

116 The main 'other' reasons given were concerned with repayments.

**Table 23: CDL learners according to their reasons for not taking up other financial help**

<b>Reason for not taking up other financial help</b>	<b>Number of learners</b>	<b>Percentage</b>
I was not eligible	1,516	86.6
I did not like the security terms	85	4.9
The loan amount offered was insufficient	109	6.2
The repayments were too high	263	15.0
I don't like getting into debt	154	8.8
The interest was too high	253	14.4
I missed the deadline for application	66	3.8
I did not get the course of my choice	29	1.7
Other	55	12.1
No response	103	5.9

Note: multiple responses were allowed. The base was 1,751 learners.

## Finding out about Career Development Loan

117 As Table 24 shows, the majority of respondents (57.3 per cent) had first heard about the CDL via their university, college or training provider. Respondents were next most likely to have heard about it via a family member or friend (13.2 per cent) or via a bank (12 per cent). Learners studying at 'other training providers' and FE providers were more likely to have heard about the CDL from their provider.

**Table 24: CDL learners according to how they first heard about the CDL**

Source	Number of learners	Percentage
Employer	202	1.9
University/college/training provider	6,089	57.3
Family member or friend	1,402	13.2
Work colleague	222	2.1
Internet	1,022	9.6
learndirect	389	3.7
nextstep or other information helpline	87	0.8
Bank	1,272	12.0
Other	461	4.3
No response	126	1.2

Note: multiple responses were allowed. The base was 10,618 learners.

118 As Table 25 shows, three-quarters of respondents (76.6 per cent) took out their CDL with Barclays, 15.4 per cent with The Co-operative Bank, 6.3 per cent with The Royal Bank of Scotland and 1.1 per cent with the Clydesdale Bank (who previously provided CDL but do longer do so).

119 At least three-quarters of learners in all regions except Scotland took out their CDL with Barclays. Not surprisingly, most of The Royal Bank of Scotland's CDL customers were from Scotland, while The Co-operative Bank had proportionally more learners in London, Scotland, and Yorkshire and the Humber.

120 Learners who had previously sought other sources of financial help were proportionally more likely to take out their CDL loan with The Co-operative Bank.

**Table 25: CDL learners according to the bank with which they took out their loan**

<b>Bank</b>	<b>Number of learners</b>	<b>Percentage</b>
Barclays	8,129	76.6
The Co-operative Bank	1,631	15.4
The Royal Bank of Scotland	668	6.3
Clydesdale Bank	114	1.1
No response	76	0.7
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Notes: Percentages have been rounded.

121 As Table 26 shows, a quarter of respondents (25.3 per cent) took out a total loan of between £7,001 and £8,000. More than half (57.1 per cent) of CDL loans were for between £1,001 and £5,000, with just 2.9 per cent of loans being worth £1,000 or less. Not surprisingly, the size of the CDL was related to the size of the course fees.

**Table 26: CDLs given by total amount**

<b>Total loan amount</b>	<b>Number of learners</b>	<b>Percentage</b>
£300–500	71	0.7
£501–1,000	237	2.2
£1,001–2,000	1,080	10.2
£2,001–3,000	1,900	17.9
£3,001–4,000	1,746	16.4
£4,001–5,000	1,342	12.6
£5,001–6,000	814	7.7
£6,001–7,000	617	5.8
£7,001–8,000	2,684	25.3
No response	127	1.2
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

122 Table 27 shows that the CDL was primarily used to pay course fees. The overwhelming majority of respondents (85 per cent) used a quarter or more of their CDL to pay their course fees in full, and 62.9 per cent used it to pay for more than three-quarters of their course fees. Only 35 per cent of respondents used any part of their CDL to cover living expenses, 22 per cent used some of it to cover travel expenses and 12.3 per cent used it to pay for other things (e.g. books, computers or equipment).

**Table 27: Uses for the CDL**

<b>Proportion of the CDL used</b>	<b>Course fees</b>	<b>Living expenses</b>	<b>Travel expenses</b>	<b>Other</b>
0–25 per cent	3.6	12.4	19.5	9.3
26–50 per cent	11.3	11.6	2.3	2.3
51–75 per cent	10.7	5.6	0.2	0.3
76–100 per cent	62.9	5.5	0.1	0.4
No response/don't know	11.5	65.0	78.0	87.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Notes: Percentages have been rounded.

123 As Table 28 shows, almost two-thirds (64.9 per cent) of respondents are not currently repaying their CDL. The main reasons were that they had already paid it back (47.4 per cent) or that they were still doing the course (38.9 per cent).

124 Excluding those still doing the course, responses are not related to income or to employment status – it is not the case that those on higher incomes are more likely to have paid back the loan.

**Table 28: The proportion of CDL learners currently repaying their loan**

<b>Are you repaying your CDL?</b>	<b>Number of learners</b>	<b>Percentage</b>
Yes	3,670	34.6
No	6,894	64.9
No response/don't know	54	0.5
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

**Table 29: CDL learners' reasons for not currently repaying their loan**

<b>Reason for not currently repaying</b>	<b>Number of learners</b>	<b>Percentage</b>
I'm still doing the course	2,680	38.9
I have already paid it back	3,268	47.4
I deferred repayments	337	4.9
I'm unemployed and can't afford the repayments	137	2.0
I'm employed but don't earn enough	87	1.3
I'm studying full time and can't afford the	14	0.2



repayments		
The repayments aren't due yet	242	3.5
Other	65	0.9
No response	64	0.9
<b>Total</b>	<b>6,894</b>	<b>100.0</b>

125 As Table 30 shows, only one in ten learners (11.5 per cent) had taken out another loan to repay their CDL – the larger the CDL, the more likely they were to have done so. Taking out another loan was most common among respondents who had secured their CDL via The Royal Bank of Scotland (17.2 per cent) and among respondents who had CDLs of more than £4,000.

**Table 30: Number of CDL learners who took out another loan in order to repay their CDL**

<b>Did you take out another loan?</b>	<b>Number of learners</b>	<b>Percentage</b>
Yes	1,218	11.5
No	8,680	81.7
Not applicable	274	2.6
No response	446	4.2
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

126 As Table 31 shows, the most likely provider of additional loans was a different bank or building society to the one with which the learners had taken out their CDL (54.3 per cent). A further 19.3 per cent of respondents took out a loan with a family member or friend.

**Table 31: Providers of additional loans to CDL learners**

<b>Who did you take out the additional loan with?</b>	<b>Number of learners</b>	<b>Percentage</b>
The bank with which I took out the CDL	121	9.9
Another bank/building society	661	54.3
A loan company	99	8.1
A family member/friend	235	19.3
My employer	9	0.7
Other	80	6.6
No response	13	1.1
<b>Total</b>	<b>1,218</b>	<b>100.0</b>

127 As Table 32 shows, only one in five learners (21.2 per cent) had deferred the repayment of their CDL. There was no clear relationship between level of income and loan amount in the decision to defer, and neither was there a relationship between deferment and taking out another loan.

**Table 32: Number of learners who deferred the repayment of their CDL after having completed or left their course**

Did you defer?	Number of learners	Percentage
Yes	2,252	21.2
No	6,851	64.5
Not applicable	838	7.9
No response	677	6.4
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

128 As Table 33 shows, those who did defer were most likely to do so for between 7 and 12 months (26.5 per cent).

**Table 33: Length of the deferment period**

Deferment period (months)	Number of learners	Percentage
Up to 3	494	21.9
4–6	433	19.2
7–12	596	26.5
13–24	438	19.4
25+	14	0.6
No response	277	12.3
<b>Total</b>	<b>2,252</b>	<b>100.0</b>

Notes: Percentages have been rounded.

## **CDL support mechanisms**

129 Respondents were asked about their views on various aspects of the support that they had been provided with. Table 34 shows that more than two-thirds of learners (67.2 per cent) had used the CDL support pack, and that just under half had used the bank helplines (48 per cent) or the CDL helpline (42.6 per cent).

130 Fewer than one in six had used any of the other types of support – the CDL website, the learndirect helpline/email address, or other support. Very few respondents mentioned having accessed any other sources of help, but where these were mentioned, they mainly consisted of support from the training provider or from the bank.

**Table 34: Support mechanisms accessed by CDL learners**

Support mechanism	Yes	No	No response	Total
CDL helpline	42.6	54.9	2.5	100.0
CDL support pack	67.2	29.5	3.4	100.0
CDL website	14.6	79.1	6.3	100.0
learndirect helpline/email address	11.7	82.8	5.5	100.0
Bank helplines	48.0	46.7	5.3	100.0
Other	2.3	92.3	5.4	100.0

Notes: Percentages have been rounded.

131 Respondents who had used any of these support mechanisms were then asked about their satisfaction with them. Table 35 shows the results on a scale of 1 to 4 (where 1 is 'very satisfied' and 4 is 'very unsatisfied'). Figure 2 shows the same information, with the 'no responses' omitted.

**Table 35: Learner satisfaction with CDL support mechanisms**

Support mechanism	Number using it	1	2	3	4	No response
CDL helpline	3,172	34.1	48.5	9.2	7.0	1.2
CDL support pack	6,015	31.5	59.8	5.4	1.9	1.4
CDL website	1,365	24.2	58.7	10.3	5.2	1.7
learndirect helpline/email address	995	31.9	45.7	8.5	10.6	3.3
Bank helplines	4,586	26.3	45.7	13.4	12.0	2.6
Other	335	43.6	30.7	6.6	18.5	0.6

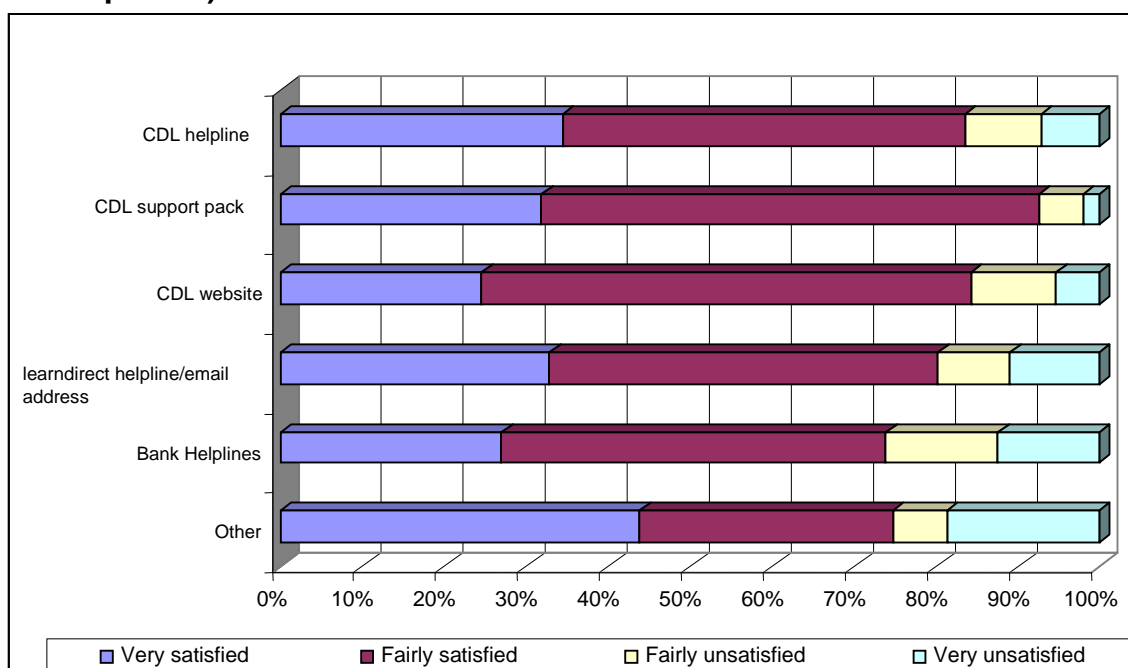
Notes: Percentages have been rounded.

132 Four in five respondents were satisfied with the CDL support pack (92.6 per cent, excluding non respondents), the CDL website (84.3 per cent), the CDL helpline (83.6 per cent) and the learndirect helpline/email address (80.2 per cent).

133 There were lower levels of satisfaction with the bank helplines, but about three-quarters of respondents (73.9 per cent) were still satisfied with them.

134 Respondents were least satisfied with the Clydesdale Bank's and The Co-operative Bank's helplines (39.7 per cent and 31.4 per cent of respondents respectively gave a ranking of either 3 or 4). The Royal Bank of Scotland's helpline was viewed most positively (84 per cent of respondents were either very or fairly satisfied), followed by Barclays' helpline (72.6 per cent of respondents were either very or fairly satisfied).

**Figure 2: Learner satisfaction with CDL support mechanisms (excluding 'no response')**



## Conclusion

135 The CDL was usually the sole source of financial help that respondents had accessed – only a quarter had tried to access other sources of support (mostly student loans, commercial loans and bursaries). Most respondents had found out about the CDL via their training provider.

136 The higher the qualification held by the learner, the more likely they were to have tried to access other financial help. But most respondents did not end up taking up this other financial assistance – because they were ineligible.

137 About a quarter of CDLs were for between £7,001 and £8,000, but more than half were for between £1,001 and £5,000. Not surprisingly, the size of the CDL was related to the size of the course fees. CDLs were primarily used to pay course fees.

138 Approximately two-thirds of respondents were not currently repaying their CDL – usually because they had either paid it back already, or were still doing the course.

139 Not many respondents had taken out another loan to repay their CDL – although the larger their CDL, the more likely they were to have done so. Where respondents did take out an additional loan, they usually did so with a different bank or building society to the one with which they had taken out their CDL.

140 Only one in five learners had deferred the repayment of their CDL. There was no clear relationship between level of income and loan amount in the decision to defer.

141 Respondents were asked about their views on various aspects of the support that they had been provided with. Most had used the CDL support pack, and just under half had used the bank helplines or the CDL helpline. Levels of satisfaction with these support mechanisms were generally high, with the highest ratings for the CDL support pack.

# Impact and Added Value of the CDL

## Introduction

142 This section looks at the impact of the CDL on learners' income, qualifications and future training activity. It also analyses learners' satisfaction with the CDL and the CDL support mechanisms, and looks at what works well and what could be improved.

## The findings

143 Table 36 shows the highest qualifications held by respondents – including any gained as a result of the CDL-funded course.

144 By the end of their course, over three-fifths of respondents (62.8 per cent) were qualified to Level 4 or above, with over a third (34.6 per cent) qualified to Levels 7–8. Just 6.5 per cent were qualified to Entry Level or Level 1, and 2.2 per cent held no qualifications at all.

**Table 36: The highest qualifications of CDL learners**

Highest qualification	Number of learners	Percentage
Entry Level or Level 1	694	6.5
Level 2	902	8.5
Level 3	1,155	10.9
Levels 4–6	799	7.5
Bachelor's degree	1,919	18.1
Levels 7–8	3,671	34.6
Other	815	7.7
No qualifications	234	2.2
No response	155	1.5
Level 4 or higher (pilot)	274	2.6
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Notes: Percentages have been rounded.

145 Figure 3 compares learners' highest qualifications before the course with their highest qualifications at the time of completing the questionnaire. As might be expected, respondents were more highly qualified at the time of completing the questionnaire than they had been prior to undertaking their CDL-funded course.

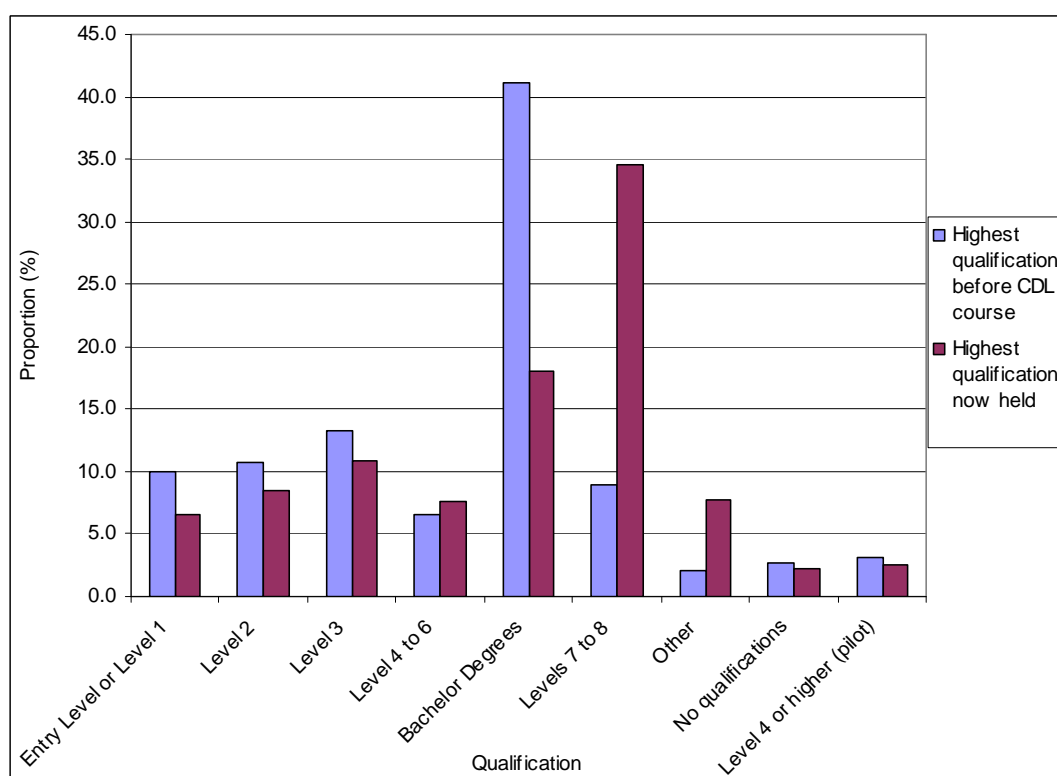
146 In particular, the proportion of respondents qualified to Levels 7–8 increased greatly (by 25.6 percentage points), while the proportion of learners

with bachelor's degrees decreased concomitantly (by 23.1 percentage points). The proportion of respondents with qualifications below Level 4 also fell.

147 Excluding those who were still doing their course, just under a third of those who previously held qualifications at Entry Level, Level 1, Level 2, Level 3 or Levels 4–6 held a higher-level qualification at the time of completing the questionnaire.

148 By far the biggest shift, however, is among those who previously held a bachelor's degree and now hold a qualification at Levels 7–8 (69.7 per cent).

**Figure 3: Highest qualifications held by CDL learners before the CDL-funded course, compared with the highest qualifications held afterwards**



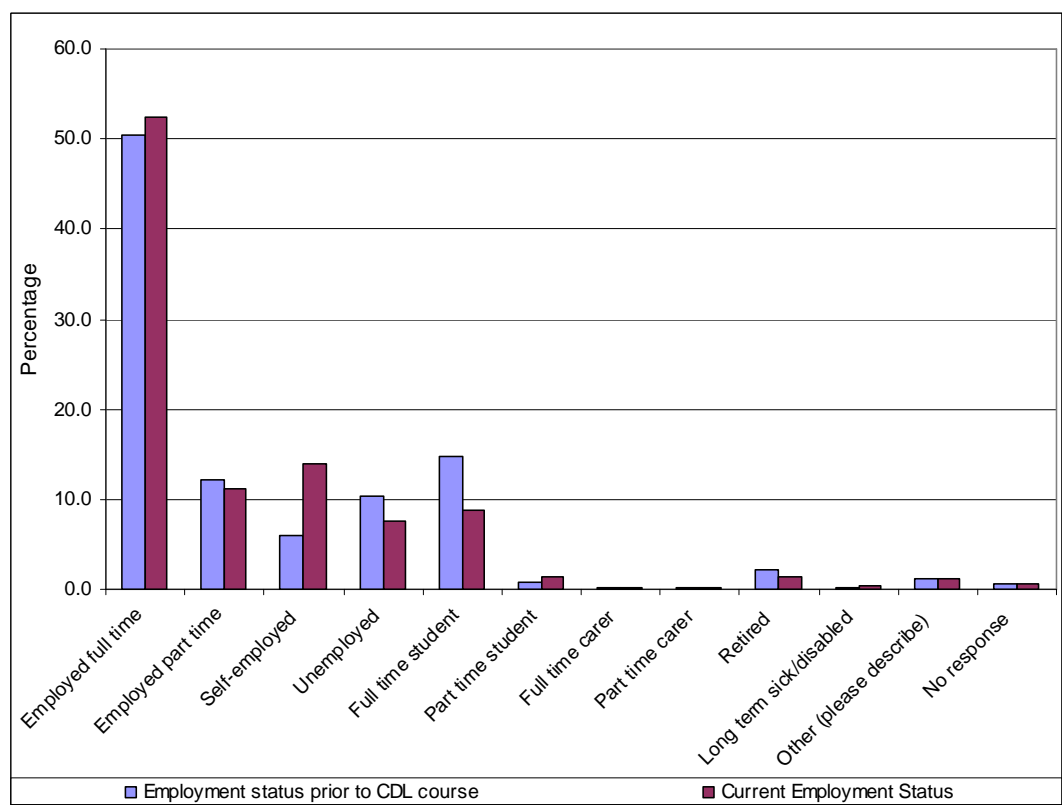
149 Figure 4 compares the current employment status of CDL learners with their employment status before beginning their CDL-funded course. There have been increases in the proportions of those who are self-employed (+8.1 percentage points) and those who are employed full time (+1.9 percentage points), and decreases in the proportions of full-time students (-6 percentage points) and the unemployed (-2.8 percentage points). Other types of employment status did not change significantly.

150 Excluding those still doing their CDL-funded course, the increase in the number of full-time employees becomes much more pronounced (+8.3 percentage points). So too does the reduction in the number of full-time students (-11.6 percentage points). Underlying this is a large shift: 63 per cent of those

who were full-time students before their CDL-funded course were in full-time employment afterwards.

151 Almost half (46 per cent) of those who were unemployed before their CDL-funded course were in full-time employment afterwards, as were 42.9 per cent of part-time carers and 41 per cent of those in part-time employment.

**Figure 4: CDL learners’ employment status before the CDL-funded course and afterwards**



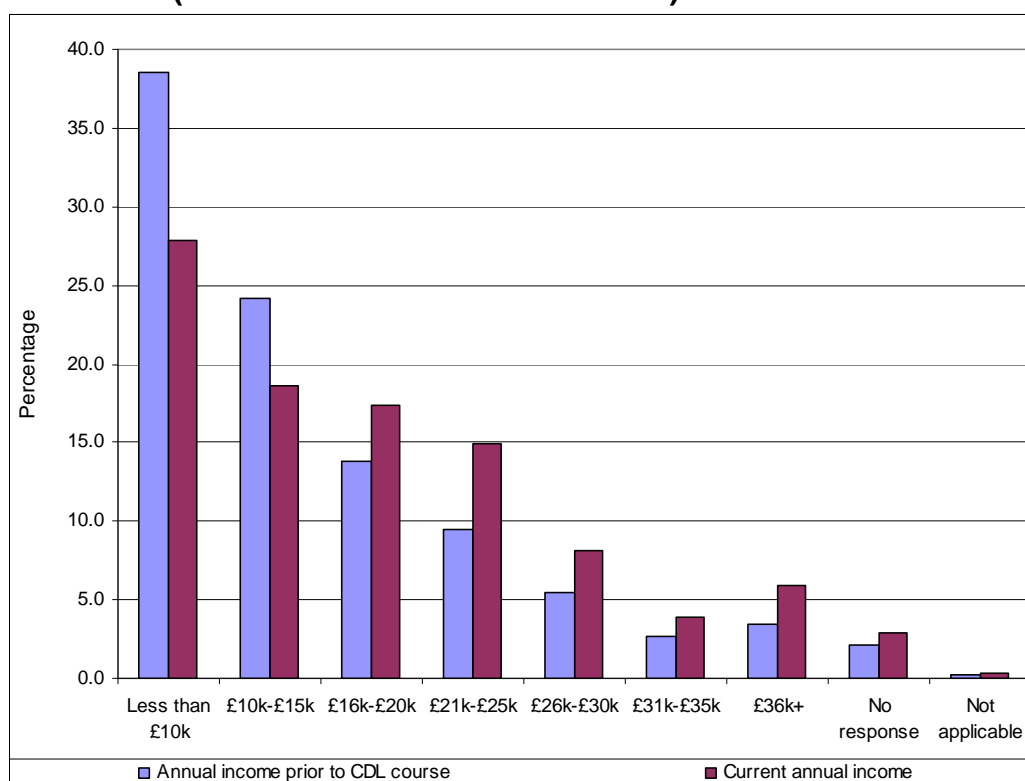
152 Figure 5 compares CDL learners’ previous income with their current income. The proportion of respondents earning £16,000 or more has increased, while the proportion earning £15,000 or less has decreased. This suggests an overall increase in annual income, which may be partly due to general inflation and individual wage increases over time.

153 Excluding those still doing their CDL-funded course, 61.4 per cent of those who were previously earning less than £10,000 increased their incomes. Some 51.7 per cent of those earning between £10,000 and £15,000 also increased their incomes, as did 49.3 per cent of those earning between £16,000 and £20,000, 36.2 per cent of those earning between £21,000 and £25,000, 36 per cent of those earning between £26,000 and £30,000, and 33.3 per cent of those earning between £31,000 and £35,000.



154 Overall, virtually half of CDL learners (49.6 per cent) moved up at least one income band between starting the course and completing the questionnaire, 33.6 per cent remained in the same income band and 13 per cent moved into a lower income band.

**Figure 5: CDL learners' annual income before their CDL-funded course and afterwards (before tax and other deductions)**



155 Respondents were asked how far they agreed with the statement 'I would not have done the course I did without the CDL' (see Table 37). Over half (54.4 per cent) said that they agreed or completely agreed with this statement, while just under a quarter (23.1 per cent) said that they disagreed with it.

156 Younger learners and those who reported a health problem or disability were marginally more likely to disagree with the statement. However, the level of deadweight is most closely related to a learner's income prior to their CDL-funded course and to the amount of the loan itself.

157 Some 56.1 per cent of those earning £25,000 or less before starting their course would not have taken the course without the CDL. This compares with a figure of 42.5 per cent for those earning more than £25,000 before starting their course.

158 Some 55.6 per cent of those with a CDL worth more than £2,000 would not have taken the course without the CDL, compared with a figure of 46.9 per cent for those with a CDL worth £2,000 or less.

159 If they had not got the CDL, respondents were unlikely to have chosen an alternative course. Women and those undertaking higher-level courses were least likely to have chosen an alternative course – this was not related to either the learner’s income prior to undertaking the CDL course or to the CDL amount.

160 Respondents tended to either strongly agree (20.3 per cent) or disagree (30 per cent) with the statement ‘I would not have done any course without the CDL’. There was a link between this statement and both the learner’s income prior to undertaking the CDL course and the CDL amount.

161 Some 46.2 per cent of those who were previously earning over £25,000 either disagreed or completely disagreed with the statement, compared with 37.1 per cent of those earning £25,000 or less. Some 44.1 per cent of those with a CDL worth £2,000 or less either disagreed or completely disagreed with the statement, compared with 37.4 per cent of those with a CDL worth more than £2,000.

**Table 37: CDL learners according to what they would have done if they had not received the CDL**

<b>Without the CDL...</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>No response</b>	<b>Total</b>
I would not have done the course I did	32.3	22.1	12.6	9.7	13.4	9.9	100.0
I would have done a similar course	5.9	8.8	13.7	13.9	41.4	16.3	100.0
I would not have done any course	20.3	12.8	11.6	10.1	30.0	15.2	100.0

162 As Table 38 shows, a large proportion (43.4 per cent) of respondents reported that they had changed jobs since completing their CDL-funded course, while just over a quarter (27.6 per cent) had remained in the same job and a similar number (27.7 per cent) had not yet completed their course.

163 Not surprisingly, those who said that they had undertaken their CDL-funded course ‘in order to change my current job or career’ were most likely to have moved job.

164 Younger respondents, those undertaking courses at Levels 7–8 and those with higher-level qualifications (Level 4 or above) were most likely to have moved job, but these people were the most likely to have undertaken the course with the intention of changing their job anyway.

**Table 38: Number of CDL learners who had changed job since completing their CDL-funded course**

Changed job?	Number of learners	Percentage
Yes	4,605	43.4
No	2,926	27.6
Not yet completed the course	2,942	27.7
No response	117	1.1
Other	28	0.3
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

Notes: Percentages have been rounded.

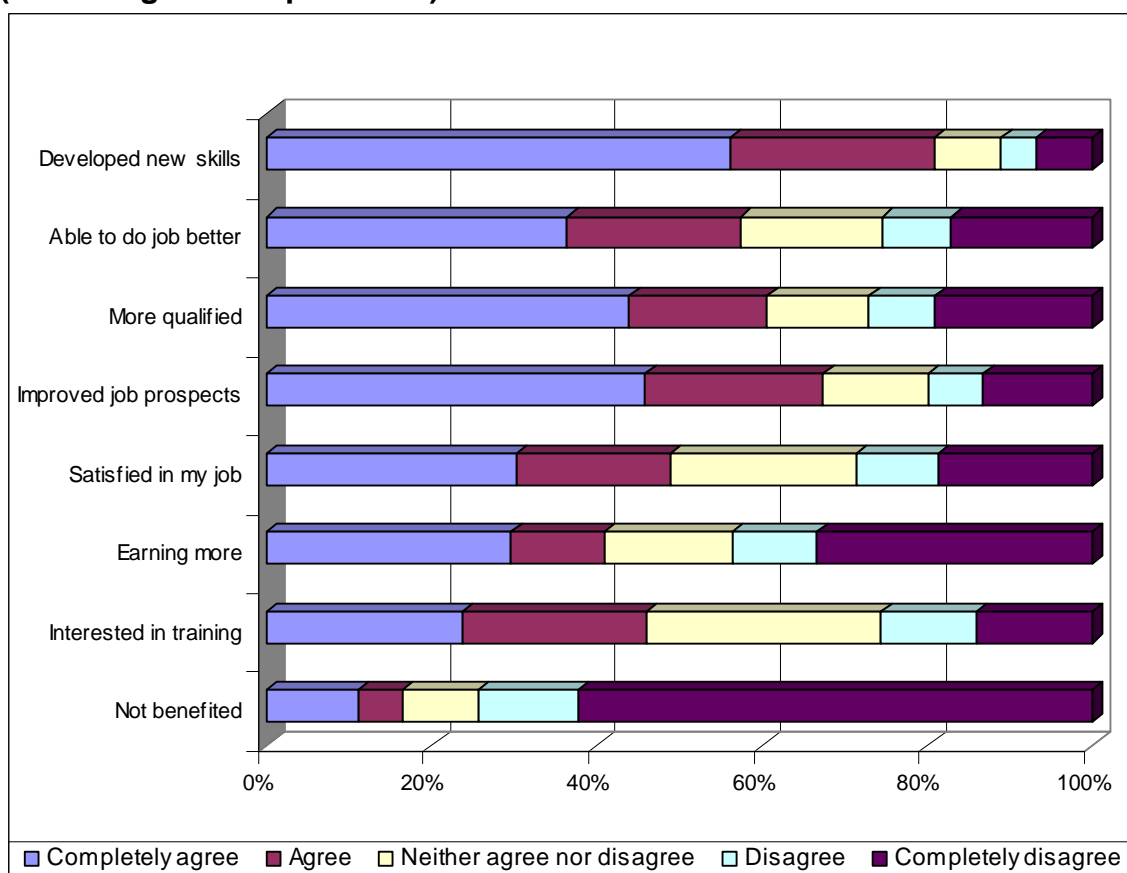
165 As Table 39 shows, respondents were presented with a series of statements starting 'As a result of doing the CDL-funded course...'. They were asked whether they agreed or disagreed with each statement, and their responses ranged from '1' (completely agree) to '5' (completely disagree). The table shows the proportions of respondents who agreed or disagreed with the statements, including those who did not respond. (Figure 6 shows the same information, but excludes the non-respondents.)

**Table 39: The impact of the CDL on training, skills, job and income**

As a result of doing the CDL-funded course...	1	2	3	4	5	No response	Total
I developed new skills	54.1	23.9	7.8	4.1	6.6	3.6	100.0
I was able to do my job better	32.9	18.9	15.5	7.5	15.5	9.7	100.0
I was more qualified to do my job	40.0	15.2	11.2	7.2	17.3	9.1	100.0
My job prospects improved	43.0	20.1	11.9	6.3	12.4	6.3	100.0
I was more satisfied with my job	27.1	16.6	20.0	8.8	16.7	10.7	100.0
I earned more	26.2	9.9	13.7	9.0	29.3	11.8	100.0
I became more interested in training	21.6	20.3	26.0	10.5	12.8	8.7	100.0
I did not benefit in any way	10.3	4.9	8.4	11.1	57.2	8.1	100.0

Notes: the base was 10,618 learners. Percentages have been rounded.

**Figure 6: The impact of the CDL on training, skills, job and income (excluding non-respondents)**



166 Respondents were most likely to agree that their CDL-funded course had helped them to develop new skills: over four-fifths of respondents (80.9 per cent) either agreed or completely agreed with this statement. Those with higher qualifications, those studying for bachelor's degrees and qualifications at Levels 7–8, and those who had seen their qualification levels increase were all most likely to agree with this statement.

167 Only 16.5 per cent of respondents agreed with the statement that they had not benefited from their CDL-funded course. Those with lower or no prior qualifications were most likely to agree, while just one in ten of those with a bachelor's degree or a qualification at Levels 7–8 agreed.

168 Over two-thirds of respondents (67.4 per cent) felt that their job prospects had improved as a result of their CDL-funded course. Younger people, those without a health problem or disability, those with a bachelor's degree or prior qualification at Levels 7–8, those undertaking a bachelor's degree or qualification at Levels 7–8, and those whose qualification level had increased were all more likely to feel that their job prospects had improved as a result of their CDL-funded course.

169 Just under two-thirds of respondents (60.6 per cent) felt that they were better qualified to do their jobs as a result of undertaking their CDL-funded course. Again, those with a bachelor's degree or prior qualification at Levels 7–8, and/or those undertaking a bachelor's degree or qualification at Levels 7–8 were all most likely to agree.

170 Over half of respondents (57.4 per cent) felt that they were able to do their jobs better as a result of undertaking their CDL-funded course. But fewer than half agreed that the CDL had had an impact on their job satisfaction and earnings.

171 As Table 40 shows, when asked whether they were more likely to undertake training in the future as a result of their CDL-funded course, 59.1 per cent of respondents said that they were and 39.1 per cent said that they were not. Those who had increased their qualifications as a result of their CDL-funded course were most likely to say that they were.

**Table 40: The impact of the CDL-funded course on a learner's interest in undertaking training in the future**

Will you undertake training in the future?	Number of learners	Percentage
Yes	6,272	59.1
No	4,148	39.1
No response	198	1.9
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

172 Those respondents who said that they were unlikely to undertake more training in the future were asked why. Table 41 shows that over a quarter of these respondents (27.2 per cent) felt that there was no need for any further training because they already had the qualification or were fully qualified. Financial issues were the next main barrier to undertaking further training (15.6 per cent), while just over one in ten respondents (11.9 per cent) had been put off by their experience of the CDL-funded course.

**Table 41: Learners' reasons for not wanting to undertake further training**

Reason	Number of learners	Percentage
I don't need any further training/I'm already fully qualified	1,129	27.2
Cost/financial problems	649	15.6
Bad experience/lack of support	493	11.9
I'm not interested	301	7.3
I'm planning to do/have already done further training – but not as a result of the CDL-funded course	215	5.2
Lack of time	145	3.5

I need to work/earn money	123	3.0
I have changed career	104	2.5
Other	267	6.4
No response	392	9.5

Note: multiple responses were allowed. The base was 4,148 learners.

173 Table 42 shows that the large majority of respondents (85.2 per cent) would recommend the CDL to others (just 13.3 per cent would not). Women and those who had undertaken higher-level CDL-funded courses were more likely to recommend the CDL to others. Those with a prior qualification at Levels 7–8, those who were undertaking bachelor's degrees or qualifications at Levels 7–8, those who were studying at an HE provider's premises, and those with CDLs worth less than £2,000 were all the most likely to recommend the CDL to others.

**Table 42: Number of CDL learners who would recommend the CDL to others**

Would you recommend the CDL?	Number of learners	Percentage
Yes	9,043	85.2
No	1,413	13.3
No response	162	1.5
<b>Total</b>	<b>10,618</b>	<b>100.0</b>

174 Those who said that they would not recommend the CDL to others were asked for their reasons, and Table 43 shows the ten most common reasons given. The most common was that the interest rate was too high, followed by the experience of debt and the expense.

**Table 43: Learners' reasons for not recommending the CDL**

Reason	Number of learners	Percentage
The interest rate is too high	247	17.5
It encourages debt	236	16.7
It's too expensive	197	13.9
I had a bad experience	183	13.0
It has to be paid back while looking for job/studying/not earning enough	74	5.2
It's a waste of money	68	4.8
There is no opt-out	61	4.3
There are better options elsewhere	42	3.0
There isn't enough information	36	2.5
Other	225	15.9
No response	87	6.2

Note: multiple responses were allowed. The base was 1,413 learners.

175 As Table 44 shows, respondents were asked how satisfied they were with various aspects of the CDL – advice and support, the course, bank and provider. (Figure 7 shows the same information but excludes non-respondents.) As before, 1 signifies ‘very satisfied’ and 4 signifies ‘very unsatisfied’.

176 Overall satisfaction levels were high for CDL advice and support (85.6 per cent excluding no responses) and dealings with the CDL bank (83.1 per cent). However, the highest satisfaction levels were for the CDL-funded course (45 per cent) and for the course provider (39.8 per cent).

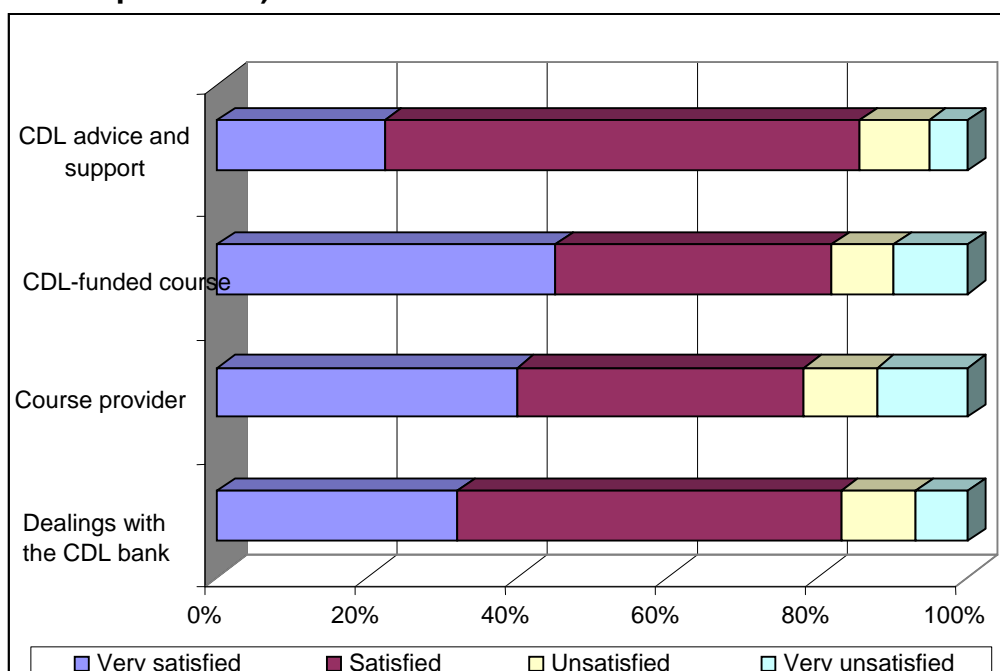
177 But dissatisfaction levels were also highest for the course provider (12.1 per cent) and for the course (9.9 per cent). This suggests that many learners were well served by their provider and course, but that an important minority were not satisfied.

**Table 44: Learner satisfaction with different aspects of the CDL**

	1	2	3	4	No response	Total
CDL advice and support	20.5	58.2	8.4	4.8	8.1	100.0
Your CDL-funded course	43.8	35.8	8.1	9.6	2.7	100.0
Your course provider	38.7	37.2	9.5	11.8	2.7	100.0
Dealings with the CDL bank	30.7	49.2	9.6	6.7	3.8	100.0

Notes: Percentages have been rounded.

**Figure 7: Learner satisfaction with different aspects of the CDL (excluding non-respondents)**



178 Course satisfaction levels were lowest for Entry Level, Level 1, Level 3 and 'other' courses. Some 41.9 per cent of those studying via distance or online learning were less than satisfied with their course, as were 40.5 per cent of those whose course would not lead to a qualification (and 24.7 per cent were 'very unsatisfied').

179 Dissatisfaction was strongly related to the type of provider in question – learners at 'other training providers' were most likely to be dissatisfied with their CDL-funded course (26.6 per cent), followed by those at 'other' providers (25.4 per cent). Just 6.5 per cent of those on university courses were dissatisfied.

180 Learners were more likely to be dissatisfied with their course if they were male, older, Asian British Bangladeshi or 'Asian British other'.

181 Learners were most satisfied with their training provider if it was an HE institution, with 91.6 per cent of these learners awarding this response a score of 1 or 2. This compares with 83.6 per cent of those attending an FE provider and 67.4 per cent of those attending an 'other' provider. Men, older learners and those with a health problem or disability were most likely to be dissatisfied with their training provider.

182 More than four in five respondents were more than satisfied with the service provided by their CDL bank. Some 88.4 per cent of learners who had borrowed from The Royal Bank of Scotland were very satisfied, as were 83.9 per cent of learners who had borrowed from Barclays and 78 per cent of learners who had borrowed from The Co-operative Bank. A learner's satisfaction with their bank deteriorated slightly as the loan amount increased.



183 Respondents were most likely to be dissatisfied if they were younger or if they reported a health problem or disability. Respondents of Asian British Bangladeshi origin were also particularly dissatisfied.

## **Conclusion**

184 By the end of their course, over three-fifths of respondents were qualified to Level 4 or above, with over half holding a bachelor's degree or a qualification at Levels 7–8. Excluding those still doing the course, by far the biggest shift is among those who previously held a bachelor's degree and now hold a qualification at Levels 7–8.

185 Overall, about one in three learners ended up at the end of their CDL-funded course with a qualification that was higher than the one they had previously held.

186 Significant numbers of learners moved into full-time employment as a result of their CDL-funded course. Most of those who did not, moved into self-employment.

187 CDL-funded courses did have an impact on income, although it is not possible to control for inflation. Overall, half of learners had moved up at least one income band by the end of their CDL-funded course, with those on the lowest incomes most likely to have done so.

188 Over half of respondents said that they would not have done the course without the CDL. However, the level of deadweight is most closely related to a learner's income prior to their CDL-funded course and to the amount of the loan itself.

189 Those earning less than £25,000 and those with a CDL worth more than £2,000 were most likely to say that they would not have undertaken the course without the CDL. Over half of respondents would not have undertaken a similar course without the CDL, although they were divided on whether or not they would have undertaken any course at all.

190 Almost three-quarters of respondents (excluding non-respondents) disagreed with the statement that they had not benefited from the training, and fewer than one in five agreed with it.

191 The CDL was most likely to have an impact on the acquisition of new skills, on job prospects and on qualifications. It had less of an impact on the learner's interest in training, on their job satisfaction and on their earnings.

192 When asked whether they were more likely to undertake training in the future as a result of their CDL-funded course, 59.1 per cent of respondents said that they were and 39.1 per cent said that they were not. Most of the latter group said that this was because they now had the qualifications they needed. Financial issues were also a barrier for more than one in ten respondents.

193 A significant proportion of respondents (85.2 per cent) would recommend the CDL to others. Among those who would not, the most common reasons were financial – mostly because the interest rates were too high.

194 More than 70 per cent of respondents were more than satisfied with CDL advice and support, their CDL-funded course, their course provider and their CDL bank.

195 The course and provider had the highest proportions of respondents who were very satisfied, but also the highest proportions who were very unsatisfied. Satisfaction levels were lowest among those on Entry Level, Level 1, Level 3 and 'other' courses, among those studying via distance or online learning, among those who were not going to achieve a qualification at the end of the course, and among those attending an 'other' training provider.

## Conclusion

196 Overall, the survey sample closely reflects CDL learners as a whole. The main differences were that the sample was biased towards learners from more recent years, learners who had secured their CDLs through Barclays were under-represented, and the total loan amounts for the sample were higher than average.

197 In general, respondents were more than satisfied with their experience of having taken out a CDL. Large proportions of respondents were satisfied with their course, their provider, the bank and the advice and support that they received via the CDL scheme. Almost nine out of ten respondents said that they would recommend the CDL to others.

198 The CDL has had a significant impact on learners' qualifications, skills, income, employment and employment prospects. Over half of respondents said that they would not have taken their course without the CDL.

199 While some respondents were critical of the costs of the CDL (especially the interest rates), paying back the loan did not appear to be an issue for most. Most of those who had completed their course had paid the loan back, only a small proportion had deferred their repayments, and even fewer had taken out additional loans to repay their CDL.

200 Most of the people who use, benefit from and are satisfied with the CDL are already qualified to Level 4 or above – they are mostly studying for bachelor's degrees and courses at Levels 7–8.

201 Most respondents were already highly qualified when they took out their CDL, and were looking to change or improve their current job or career. But those who were qualified to below Level 3 before taking out their CDL were most likely to be studying for IT or driving instruction qualifications.

## Areas for further development or investigation

202 While most respondents were happy with the CDL, there are some areas for potential further development or investigation.

203 Most respondents had heard about the CDL via their provider, but it would be interesting to identify what role the CDL plays in a learner's decision to undertake a particular course. It would appear that people have usually already made their choice of course and provider by the time they take out a CDL. The loan is therefore a relatively cost-effective mechanism for financial support.

204 However, the CDL can represent a 'last resort' for people who are not eligible for other public support (e.g. student loans or Adult Learning Grants) or commercial loans.

205 While most learners were more than happy with their course and provider, a significant minority were not. Comments ranged from specific criticisms of particular aspects of the scheme to accusations of fraud. Larger providers suggested that more provider quality assurance should take place, and some learners agreed with this view.

206 About one in ten respondents criticised the banks and the administration of the CDL scheme. They complained of delays in the processing of paperwork, meaning that money is sometimes not available at the start of a course.

207 Respondents suggested that more flexible repayment and deferment options would be welcome – especially for those who have to start repaying their CDL before their course has finished and for those who are not employed after their course has finished.

208 A key issue is the strategic fit of the CDL. While most CDL-funded courses led to a qualification, one in five did not. For those that did, a significant proportion were in driving instruction or IT sales.

209 However, it is also clear that many CDL-funded courses offer a flexible learning experience that can tie in with other economic activities, especially employment.

210 In summary, while there a number of issues to be considered and explored further, it is clear that the CDL is well received by the large numbers of learners who have benefited from it.

# Annex A: Comparison of Survey Respondents and the CDL Population

## Introduction

1 This section analyses the degree to which the survey respondents were representative of CDL-funded learners as a whole. Survey returns were linked to management information for the CDL in order to make comparisons across a number of key variables.

2 Survey responses were received from 10,618 learners, and all but one of these were successfully linked back to the management information. The full CDL survey sample was therefore 10,617 learners (from a total of 83,918 contained in the CDL management information).

## Background

3 The sample was skewed in favour of those who received their CDL very recently. Table 1 shows that CDL learners from 2001/02 (-6.9 percentage points), 2002/03 (-4.0 percentage points) and 2003/04 (-1.3 percentage points) were under-represented in the sample, while 2004/05 learners (+2.8 percentage points) and 2005/06 learners (+9.4 percentage points) were over-represented.

**Table 1: Numbers of CDL-funded learners in the sample and as a whole – by year**

	<b>2001/02</b>	<b>2002/03</b>	<b>2003/04</b>	<b>2004/05</b>	<b>2005/06</b>	<b>Total</b>
<b>Number of CDL learners in the sample</b>	1,339 (12.6%)	1,727 (16.3%)	2,050 (19.3%)	2,401 (22.6%)	3,100 (29.2%)	<b>10,617 (100.0%)</b>
<b>Number of CDL learners as a whole</b>	16,381 (19.5%)	17,065 (20.3%)	17,255 (20.6%)	16,575 (19.8%)	16,642 (19.8%)	<b>83,918 (100.0%)</b>
<b>Difference (percentage points)</b>	-6.9	-4.0	-1.3	+2.8	+9.4	<b>–</b>

4 The sample was also biased in terms of gender, as Table 3 shows. Women were over-represented by 12.3 percentage points (they represented 47.5 per cent of respondents but only 35.2 per cent of CDL-funded learners as a whole).

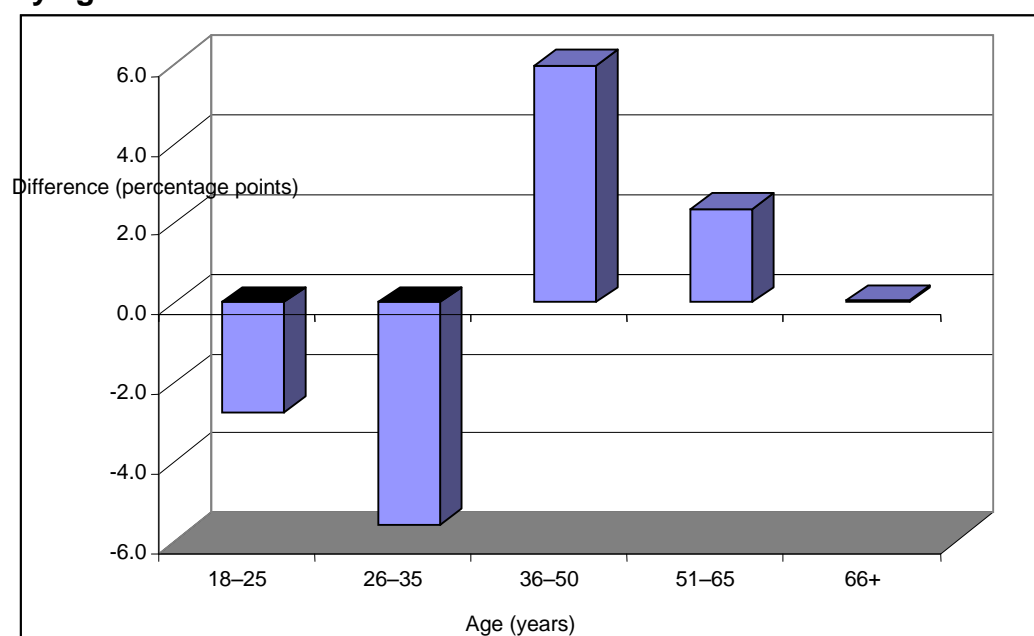
5 This bias was relatively consistent across CDL-funded learners for all years, but was strongest among 2004/05 learners (+13.6 percentage points) and weakest among 2005/06 learners (+10.9 percentage points).

**Table 2: Differences between the numbers of male and female CDL-funded learners in the sample and as a whole – by year**

	2001/02	2002/03	2003/04	2004/05	2005/06	Total
<b>Male</b>	-11.1	-11.9	-12.3	-13.9	-10.9	<b>-12.5</b>
<b>Female</b>	+11.1	+11.6	+11.9	+13.6	+10.9	<b>+12.3</b>
<b>Not Known</b>	0.0	+0.3	+0.4	+0.3	0.0	<b>+0.2</b>

6 Figure 1 shows that the sample was biased towards 36- to 50-year-olds (+6 percentage points) and against 26- to 35-year-olds (-5.6 percentage points). Overall, the sample was skewed towards learners aged 36 or over and against learners aged 35 or under.

**Figure 1: Differences between CDL learners in the sample and as a whole by age between 2001/02 and 2005/06**



7 As Table 3 shows, the sample was biased towards learners from the South East (+1.1 percentage points) and against learners from London (-4.1 percentage points). Other differences were relatively small (less than 1 percentage point).

8 Broken down by academic year, the most important differences are that learners from London are most under-represented for 2001/02 and 2002/03, while learners from the South East are most over-represented in 2003/04.

**Table 3: Differences between the numbers of CDL-funded learners in the sample and as a whole – by region**

	<b>2001/02</b>	<b>2002/03</b>	<b>2003/04</b>	<b>2004/05</b>	<b>2005/06</b>	<b>Total</b>
<b>East of England</b>	+2.6	+0.3	0.0	+1.3	+0.6	<b>+0.9</b>
<b>East Midlands</b>	-0.2	+0.6	+0.5	+0.3	+0.6	<b>+0.4</b>
<b>London</b>	-5.6	-5.3	-4.8	-2.7	-3.9	<b>-4.1</b>
<b>North East</b>	+0.6	+0.4	-0.8	-0.3	-0.1	<b>-0.1</b>
<b>North West</b>	+0.2	0.0	+0.6	-0.1	-0.4	<b>-0.2</b>
<b>South East</b>	-0.7	+0.4	+1.7	+1.1	+1.4	<b>+1.1</b>
<b>South West</b>	+1.3	+0.6	+0.8	+0.2	+1.3	<b>+0.9</b>
<b>West Midlands</b>	+1.6	+0.3	-0.2	+0.3	-0.2	<b>+0.2</b>
<b>Yorkshire and the Humber</b>	+0.2	+2.0	+1.6	+0.3	+0.5	<b>+0.8</b>
<b>Northern Ireland</b>	0.0	0.0	+0.2	-0.1	0.0	<b>0.0</b>
<b>Scotland</b>	+0.4	-0.2	+0.5	+0.1	+0.1	<b>+0.1</b>
<b>Wales</b>	-0.6	+0.9	-0.2	-0.4	+0.1	<b>+0.1</b>
<b>Non-UK</b>	+0.2	0.0	0.0	0.0	0.0	<b>0.0</b>

9 Table 4 shows the difference in the proportion of learners by employment status. CDL learners working full time are under-represented (-4.4 percentage points) in the survey sample, while learners that work part time and students are over-represented (+1.6 percentage points and +1.7 percentage points respectively). These differences are more pronounced for learners in 2005/06.

**Table 4: Differences between the numbers of CDL-funded learners in the sample and as a whole – by employment status**

	<b>2001/02</b>	<b>2002/03</b>	<b>2003/04</b>	<b>2004/05</b>	<b>2005/06</b>	<b>Total</b>
<b>Full-time</b>	-4.6	-5.5	-3.2	-3.9	-2.5	<b>-4.4</b>
<b>Part-time</b>	+2.2	+1.2	+0.9	+2.2	+0.5	<b>+1.6</b>
<b>Self-employed</b>	+0.6	+1.7	+0.3	+0.5	+0.5	<b>+0.8</b>
<b>In full-time training</b>	+0.9	+0.5	+1.0	+0.4	+0.3	<b>+0.4</b>
<b>Student</b>	+1.2	+0.6	+1.1	+0.6	+2.7	<b>+1.7</b>
<b>Registered unemployed</b>	-1.2	+0.5	-0.8	-0.3	-1.8	<b>-0.7</b>
<b>Unemployed (not</b>	-0.1	+0.4	0.0	0.0	-0.5	<b>0.0</b>

<b>registered)</b>						
<b>Reserved</b>	+1.0	+0.5	+0.8	+0.4	+0.9	<b>+0.7</b>
<b>Other</b>	-4.6	-5.5	-3.2	-3.9	-2.5	<b>-4.4</b>

## Course details

10 Table 5 shows that learners doing computer studies courses (-11.5 percentage points) and studying driving occupations (-1.7 percentage points) were most under-represented in the sample. Those doing 'other' courses (+3.5 percentage points) and studying health, training/welfare (+2.8 percentage points) were most over-represented.

11 Other differences were relatively small (less than 1.5 percentage points).

**Table 5: Differences between the numbers of CDL-funded learners in the sample and as a whole – by subject area studied**

<b>Subject area</b>	<b>Total</b>	<b>Subject area</b>	<b>Total</b>
Agriculture/horticulture	<b>+0.2</b>	Hotel and catering	<b>0.0</b>
Art and drama	<b>+0.8</b>	Language studies	<b>+0.2</b>
Art (dance and drama)	<b>+0.1</b>	Management	<b>+0.6</b>
Automotive	<b>0.0</b>	Marketing and processing	<b>0.0</b>
Clerical, commercial and general office	<b>+0.1</b>	North Sea occupations	<b>+0.1</b>
Commercial and professional	<b>+1.5</b>	Other	<b>+3.5</b>
Computer skills	<b>-11.5</b>	Politics/history	<b>+0.3</b>
Construction	<b>+0.1</b>	Post-graduate (other)	<b>+0.5</b>
Driving occupations	<b>-1.7</b>	Science and technology	<b>+1.0</b>
Engineering	<b>-0.3</b>	Self-employment	<b>+0.3</b>
Environment studies	<b>+0.5</b>	Service/selling occupations	<b>+0.2</b>
Finance/accounting/economics	<b>+0.3</b>	Shorthand, typing and office machinery	<b>0.0</b>
Flying occupations	<b>-0.1</b>	Sport/leisure/tourism	<b>+0.1</b>
General career counselling	<b>+0.2</b>	Student	<b>+0.3</b>
Health, training/welfare	<b>+2.8</b>	Teaching	<b>+0.2</b>

12 As Table 6 shows, the sample was skewed towards CDL-funded learners who had undertaken courses lasting up to one year (+3.6 percentage points) and over three years (+0.2 percentage points). Learners on courses that lasted between one and two years (-1.4 percentage points) and between two and three years (-2.4 percentage points) were under-represented.



13 There is some variation by academic year. CDL-funded learners who had undertaken courses lasting up to one year one were most over-represented in 2001/02 and 2005/06. Learners on courses that lasted between one and two years were most under-represented in 2001/02, while those on courses that lasted between two and three years were most under-represented in 2002/03.

**Table 6: Differences between the numbers of CDL-funded learners in the sample and as a whole – by course length**

	2001/02	2002/03	2003/04	2004/05	2005/06	Total
<b>Up to 1 year</b>	+4.5	+2.4	+2.1	+3.4	+4.0	<b>+3.6</b>
<b>1–2 years</b>	-6.0	+2.9	+0.8	-4.8	-4.1	<b>-1.4</b>
<b>2–3 years</b>	+0.8	-5.8	-3.3	+1.4	+0.3	<b>-2.4</b>
<b>3+ years</b>	+0.7	+0.5	+0.4	0.0	-0.2	<b>+0.2</b>

14 As Table 7 shows, the overall differences between the sample and CDL learners as a whole are relatively small in terms of course fees. Learners on courses that cost between £5,000 and £9,999 are over-represented (+1.7 percentage points), while learners on courses that cost between £1,000 and £2,999 are under-represented (-2.1 percentage points).

15 There is greater variation by year. Learners on courses that cost between £3,000 and £4,999 are significantly under-represented for 2001/02 and 2002/03. Learners on courses that cost between £5,000 and £9,999 are most over-represented in 2001/02 and 2002/03.

**Table 7: Differences between the numbers of CDL-funded learners in the sample and as a whole – by course fees**

	2001/02	2002/03	2003/04	2004/05	2005/06	Total
<b>£0–£999</b>	-0.1	-0.7	-0.3	+0.1	+0.9	<b>+0.1</b>
<b>£1,000–£2,999</b>	+1.3	+2.1	+0.1	-1.6	-0.7	<b>-2.1</b>
<b>£3,000–£4,999</b>	-4.5	-4.4	-0.8	-0.9	-0.1	<b>-0.6</b>
<b>£5,000–£9,999</b>	+2.3	+2.4	+0.3	+0.7	0.0	<b>+1.7</b>
<b>£10,000–£19,999</b>	+0.9	+0.3	+0.9	+1.3	-0.1	<b>+0.9</b>
<b>£20,000–£29,999</b>	+0.1	-0.1	-0.2	+0.1	0.0	<b>0.0</b>
<b>£30,000+</b>	0.0	+0.4	0.0	+0.2	-0.1	<b>+0.1</b>

## Bank and loan amount

16 Table 8 shows that learners who took out their CDL with Barclays were under-represented in the sample (-6.2 percentage points), while learners who took out their CDL with The Co-operative Bank (+4.7 percentage points) and with The Royal Bank of Scotland (+1.6 percentage points) are over-represented.

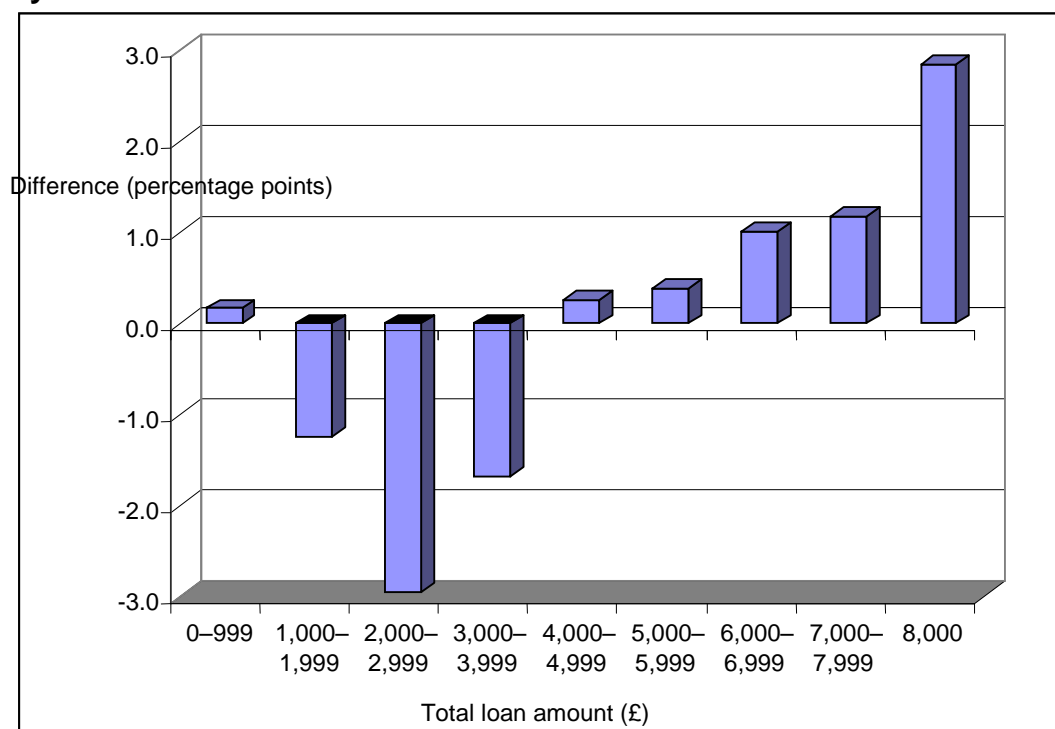
**Table 8: Differences between the numbers of CDL-funded learners in the sample and as a whole – by bank**

	2001/02	2002/03	2003/04	2004/05	2005/06	Total
<b>Barclays</b>	-5.5	-3.6	-4.4	-6.0	-4.8	<b>-6.2</b>
<b>Clydesdale</b>	+1.6	+0.2	0.0	–	–	<b>-0.1</b>
<b>The Co-operative Bank</b>	+2.2	+2.1	+1.9	+4.1	+3.2	<b>+4.7</b>
<b>The Royal Bank of Scotland</b>	+1.7	+1.3	+2.5	+1.8	+1.6	<b>+1.6</b>

17 As Figure 2 shows, the average total loan amount among the respondents surveyed was £4,687, which is £249 more than the average for CDL learners as a whole (£4,438).

18 The sample was skewed towards learners with a total loan amount of £4,000 or over. Learners with a total loan amount of £8,000 were over-represented (+2.9 percentage points), while learners with a total loan amount of between £2,000 and £2,999 were under-represented (-2.9 percentage points).

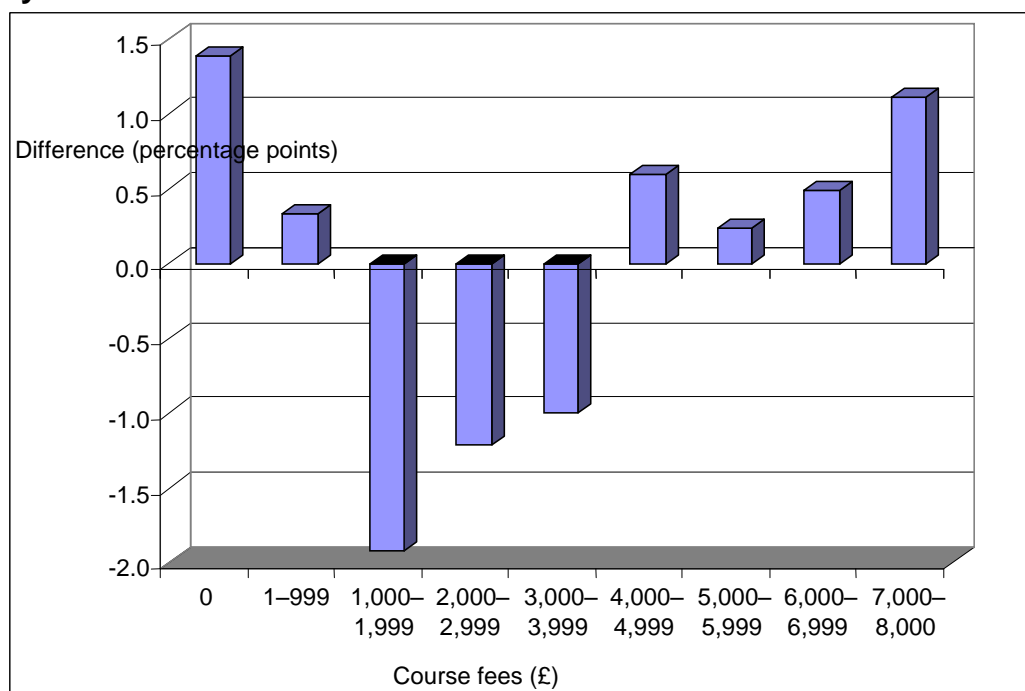
**Figure 2: Differences between CDL learners in the sample and as a whole by total loan amount between 2001/02 and 2005/06**



19 The average course fees for the respondents surveyed were £2,999, which is £58 more than the average for CDL learners as a whole (£2,941). Figure 3 shows that the sample was skewed towards learners with course fees of less than £1,000 and learners with course fees of £4,000 and above.

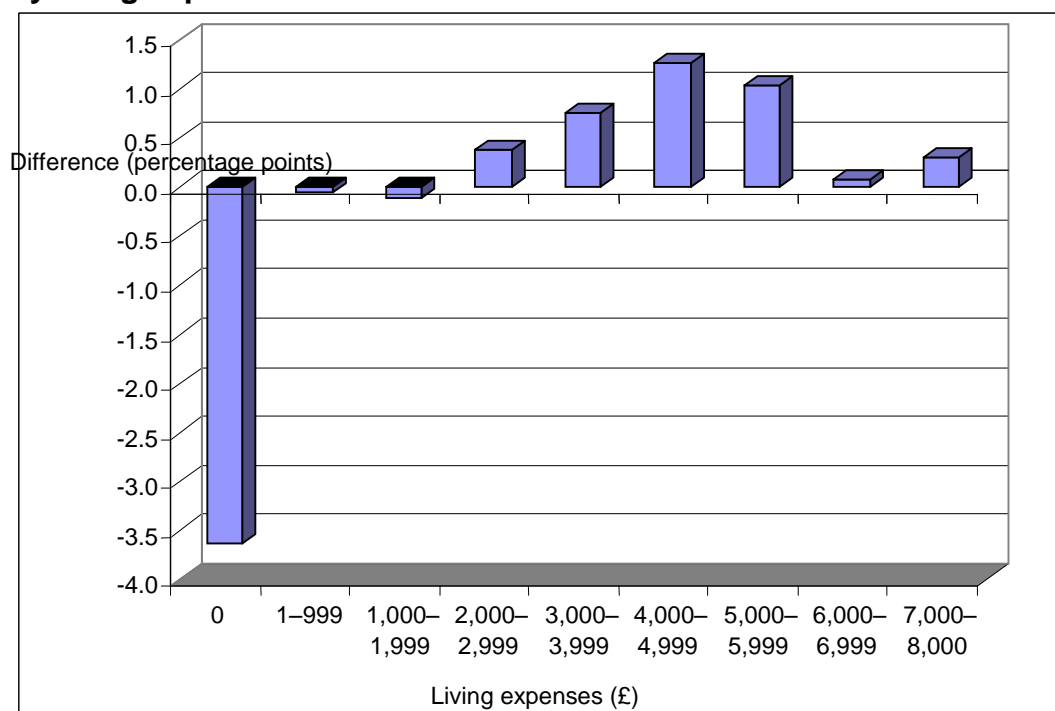
20 Learners with no course fees were most over-represented (+1.4 percentage points), while learners with course fees of between £1,000 and £1,999 were most under-represented (-1.9 percentage points). Learners with course fees of between £1,000 and £3,999 were also under-represented.

**Figure 3: Differences between CDL learners in the sample and as a whole by course fees between 2001/02 and 2005/06**



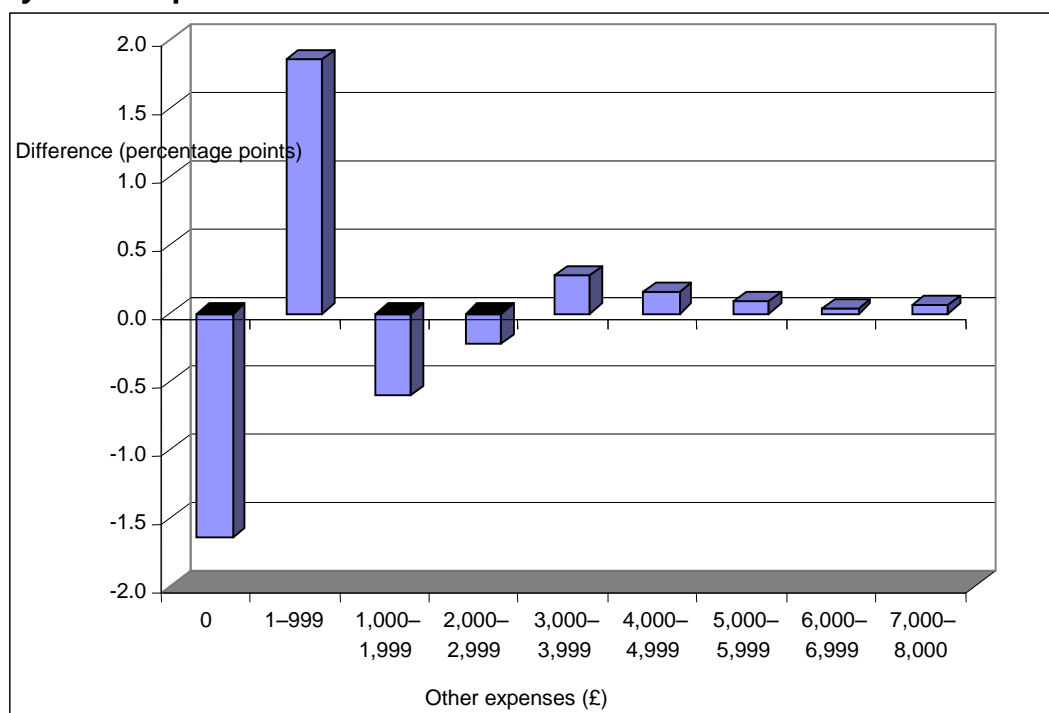
21 The average living expenses for the respondents surveyed were £1,288, which is £171 more than the average for CDL learners as a whole (£1,117). Figure 4 shows that learners with no living expenses were most under-represented (-3.6 percentage points), while learners with living expenses of between £4,000 and £4,999 were most over-represented (+1.3 percentage points).

**Figure 4: Differences between CDL learners in the sample and as a whole by living expenses between 2001/02 and 2005/06**



22 Average other expenses for the respondents surveyed were £400, which is slightly higher than the figure for CDL learners as a whole (£384). Figure 5 shows that learners with other expenses of between £1 and £999 were most over-represented (+1.9 percentage points), while learners with no other expenses are most under-represented (-1.6 percentage points).

**Figure 5: Differences between CDL learners in the sample and as a whole by other expenses between 2001/02 and 2005/06**



23 Table 9 shows that there is little overall difference between the sample and CDL learners as a whole in terms of CDL repayment deferrals. However, learners who deferred their CDL repayments are most over-represented for 2001/02, 2002/03 and 2003/04.

**Table 9: Differences between the numbers of CDL-funded learners in the sample and as a whole – by CDL deferrals**

Repayments deferred?	2001/02	2002/03	2003/04	2004/05	2005/06	Total
No	+4.2	+3.3	+3.1	+1.0	+0.1	<b>+0.6</b>
Yes	-4.2	-3.3	-3.1	-1.0	-0.1	<b>-0.6</b>

## Conclusion

24 The sample was biased in favour of learners who took out their CDL very recently, in favour of female learners and in favour of learners aged 36 or over.

25 Differences by region and employment status were relatively small, although CDL-funded learners from London and those in full-time employment are under-represented in the sample.

26 In terms of courses, learners from the two most popular subject areas (computer studies and driving occupations) were under-represented in the sample. Although the differences are relatively small, the sample was also biased in favour of learners who undertook courses lasting less than a year and in favour of learners with course fees of £5,000 or more.

27 Learners who took out their CDL with Barclays (the largest supplier of this type of loan) were under-represented, while those with The Co-operative Bank were over-represented.

28 The average total loan amount was slightly higher for the sample than for CDL learners as a whole: those with loans worth £8,000 (the maximum loan amount) were most over-represented.

29 The average course fees, living expenses and other expenses were all higher among the sample than among CDL learners as a whole. Learners who deferred their CDL repayments were slightly under-represented in the sample.

## Annex B: Demographic Analysis

### Introduction

1 This section uses the management information, the survey responses (linked back to the management information) and population statistics from the 2001 census, to determine whether or not the CDL is disproportionately attractive to certain groups of learners (all groups exclude those under 18 years of age).

2 There are some points of incongruence, however. The 2001 census in the UK was conducted separately across England and Wales (census data for England and Wales can be found at [www.statistics.gov.uk/census](http://www.statistics.gov.uk/census)), Scotland (the data can be found at [www.gro-scotland.gov.uk](http://www.gro-scotland.gov.uk), although some tables were specially commissioned for this report) and Northern Ireland (the data can be found at [www.nisra.gov.uk](http://www.nisra.gov.uk)).

3 Different census questionnaires used different definitions of ethnicity and long-term health/disability. As a result, the analysis here focuses on comparisons with England and Wales for ethnicity (England and Wales account for the vast majority of CDL learners, and the census in England and Wales employs the same definitions of ethnicity as the learner survey). In addition, this section excludes Northern Ireland from the analysis of long-term health/disability issues.

4 It is not possible to analyse non-UK CDL learners in a meaningful way, so they have been excluded from this analysis. There are also certain definitional differences between the census data and that collected through the CDL survey and management information. Where these occur, they are clearly marked to avoid false comparisons.

5 Finally, this section analyses progression in more detail in relation to gender, ethnicity, and health problems or disabilities.

### Demographics

6 Approximately one in 540 (or 0.2 per cent) of the UK population took out a CDL between 2001/02 and 2005/06.

7 Residents in England were most likely to take out a CDL (approximately one in 500 did so, or 0.2 per cent of the population), while those in Northern Ireland were by far the least likely (just 327 individuals did so, representing 0.03 per cent of the population). In Wales, one in 678 (or 0.15 per cent) of the population took out a CDL, which compares with one in 838 (or 0.12 per cent) of the population in Scotland.



8 There was also significant variation across the government regions within England. Londoners were by far the most likely to take out a CDL – the rate was virtually double that for the whole of the UK (one in 276, or 0.36 per cent of the population). This (combined with the fact that London accounts for almost a quarter of all CDL learners) shows that London is a critical constituency for CDL take-up.

9 CDLs were least popular among those living in the East Midlands and the East of England (0.13 per cent of the population and 0.15 per cent respectively). Generally, a higher proportion of learners in the south took out a CDL than in the Midlands or the North.

**Table 1: Comparison of CDL learners with the 2001 census by area**

<b>Area</b>	<b>Proportion of population aged 18+ taking out CDL (%)</b>	<b>Over/under-representation (%)</b>
<b>England</b>	0.20	<b>+7.8</b>
East of England	0.15	-19.2
East Midlands	0.13	-29.4
London	0.36	+96.9
North East	0.18	-4.7
North West	0.16	-12.1
South East	0.20	+10.9
South West	0.19	+1.3
West Midlands	0.18	-4.5
Yorkshire and the Humber	0.16	-13.0
<b>Wales</b>	0.14	<b>-23.1</b>
<b>Scotland</b>	0.12	<b>-35.2</b>
<b>Northern Ireland</b>	0.03	<b>-85.6</b>
<b>UK (total)</b>	<b>0.18</b>	<b>0.0</b>

10 The majority of CDLs are taken out by male learners. Across the UK, almost two-thirds of CDL learners were male (64.7 per cent). Comparing this figure with data from the census shows that male learners in the UK are over-represented by 35.3 per cent, and female learners are under-represented by 32.4 per cent.

11 Table 2 shows the data for Wales, Scotland, Northern Ireland and the English regions. Across every country and region, the proportion of female learners is below two in five.

12 Out of Wales, Scotland and Northern Ireland, female learners are least under-represented in Wales (-29.8 per cent) and most under-represented in Northern Ireland (-41.2 per cent).

13 There is considerable variation in the gender balance across the English regions. Female learners are least under-represented in London (-25.9 per cent), the South East (-25.6 per cent) and the South West (-30.1 per cent). They are most under-represented in the North East (-48.2 per cent), the North West (-39.9 per cent) and Yorkshire and the Humber (-41.5 per cent).

**Table 2: Comparison of CDL learners with the 2001 census by gender and area**

	Proportion of CDL learners by gender (% male/% female)	Over/under-representation (%)
<b>England</b>	<b>64.8/35.2</b>	<b>+35.3/-32.4</b>
East of England	64.6/35.4	+33.9/-31.1
East Midlands	66.6/33.4	+38.0/-34.9
London	61.1/38.9	+28.2/-25.9
North East	72.8/27.2	+52.6/-48.2
North West	68.4/31.6	+43.5/-39.9
South East	61.4/38.6	+27.9/-25.6
South West	63.6/36.4	+32.8/-30.1
West Midlands	69.9/30.1	+45.4/-41.6
Yorkshire and the Humber	69.5/30.5	+45.2/-41.5
<b>Wales</b>	<b>63.0/37.0</b>	<b>+32.5/-29.8</b>
<b>Scotland</b>	<b>64.1/35.9</b>	<b>+35.3/-32.4</b>
<b>Northern Ireland</b>	<b>69.3/30.7</b>	<b>+44.9/-41.2</b>
<b>UK (total)</b>	<b>64.7/35.3</b>	<b>+35.3/-32.4</b>

Note: management information does not record learners' genders, but it does record their titles, which have been used to derive their genders. Those with titles that are not gender-specific (e.g. 'Dr' and 'Professor') have been excluded from the analysis.

14 As Table 3 clearly shows, CDL appeals disproportionately greatly to younger learners – particularly to those in their twenties. CDL learners aged 20–24 are over-represented by 294.2 per cent compared with the population as a whole. However, learners aged 40 and above are under-represented, with extremely few individuals aged 65 or over taking out a CDL.

**Table 3: Comparison of CDL learners with the 2001 census by age**

	Proportion of population aged 18+ taking out CDL (%)	Over/under-representation (%)
<b>18–19</b>	0.21	+13.9
<b>20–24</b>	0.73	+294.2
<b>25–29</b>	0.47	+156.3
<b>30–39</b>	0.24	+30.3

<b>40–49</b>	0.14	-23.8
<b>50–64</b>	0.04	-80.4
<b>65+</b>	0.00	-99.7
<b>Total</b>	<b>0.18</b>	<b>0.0</b>

15 Table 4 shows the degree to which CDL learners are representative of the different ethnic groups in the population as a whole. This has been calculated using the survey responses, because the full management information data does not record ethnicity. In addition, due to the fact that different definitions of ethnic background are used in the census in Scotland and in Northern Ireland, it has not been possible to synthesise data for the whole of the UK: Table 4 only represents learners from England and Wales.

16 Table 4 shows that the CDL appeals disproportionately greatly to all black or minority ethnic groups, with the exception of white Irish (-25.6 per cent). In particular, black and mixed ethnic groups are substantially over-represented. British black African individuals are most over-represented (+450.8 per cent), followed by mixed other (+304 per cent) and mixed white and black African learners (+249.3 per cent).

17 While white British learners make up more than three-quarters of CDL learners in England and Wales, they are under-represented compared with the population as a whole (by 12.8 per cent).

18 Table 4 indicates the extent to which male and female learners within each ethnic grouping are over- or under-represented. Overall, female learners are under-represented and male learners are over-represented.

19 This pattern was true for white British, black British, Chinese and other ethnic groups, but it was strongest among Asian British groups. Asian British Bangladeshi females were under-represented by 34.1 per cent and Asian British Indian females by 20.5 per cent.

20 Female learners were only over-represented among mixed groups. Mixed white and black Caribbean female learners were over-represented by 20.9 per cent and mixed other females by 10.4 per cent.

**Table 4: Comparison of CDL learners with the 2001 census by gender and ethnicity (England and Wales)**

	<b>Over/under-representation of CDL learners by ethnicity (%)</b>	<b>Over/under-representation by gender within each category (% male/% female)</b>
Asian/British: Indian	+53.7	+21.2/-20.5
Asian/British: Pakistani	+19.7	+14.9/-15.1
Asian/British: Bangladeshi	+72.6	+33.9/-34.1
Asian/British: other	+104.4	+7.9/-10.0
Black/British: Caribbean	+134.8	-3.3/+2.7
Black/British: African	+450.8	+13.6/-12.1
Black/British: other	+129.8	+14.3/-11.8
Chinese	+59.1	+21.4/-19.2
Mixed: white and black Caribbean	+127.0	-24.6/+20.9
Mixed: white and black African	+249.3	-7.1/+6.5
Mixed: white and Asian	+199.0	+4.6/-4.4
Mixed: other	+304.0	-12.1/+10.4
White: British	-12.8	+9.6/-8.9
White: Irish	-25.6	+2.8/-2.5
White: other	+75.6	-1.2/+1.0
Other ethnic group	+126.3	+20.4/-15.0
<b>Total</b>	<b>0.0</b>	<b>+9.0/-8.3</b>

Note: as the figures in this table have been calculated using data from respondents and not from the management information, numbers may differ from previous tables. Those learners who preferred not to state their ethnic background were excluded from the analysis.

21 In Scotland and Northern Ireland, the numbers of CDL learners from black or minority ethnic backgrounds are extremely low (there were just 61 in Scotland and 18 in Northern Ireland). As a result, it is difficult to make meaningful comparisons. However, even these small numbers show that learners from black or minority ethnic backgrounds are over-represented (by 123.3 per cent in Scotland, and by 5893.2 per cent in Northern Ireland – where just 0.8 per cent of the population is not white British).

22 Table 5 shows that learners with a health problem or disability are under-represented across England, Wales and Scotland by over 70 per cent. Females with a health problem or disability were under-represented in each country compared to males.

23 It should be noted, however, that the definition of a health problem or disability in the CDL survey is ‘a health problem or disability that limits the type of work that you do’, which is close but not exactly equivalent to the category of ‘limiting long-term illness’ in the census.

**Table 5: Comparison of CDL learners with the 2001 census by gender and health problem or disability**

	<b>Over/under-representation of CDL learners with a health problem or disability (%)</b>	<b>Over/under-representation by gender within each category (% male/% female)</b>
<b>England</b>	-70.5	+29.0/-24.7
<b>Wales</b>	-71.9	+19.0/-15.6
<b>Scotland</b>	-71.4	+33.8/-29.6

Note: as the figures in this table have been calculated using data from respondents and not from the management information, numbers may differ from previous tables. Those learners who preferred not to state their ethnic background were excluded from the analysis. It was not possible to obtain comparable data for Northern Ireland.

## Progression

24 It has not been possible to measure the extent to which CDL learners have progressed on to further learning. However, the survey did ask whether or not respondents were more likely to undertake training in the future as a result of their CDL course, and that has been used here as a proxy measure for progression. The results are analysed in the body of the report but are presented in more depth here in relation to gender, ethnicity, and health problems or disabilities.

25 Table 6 shows that female learners are more likely than male learners (+4.6 percentage points) to agree that they are likely to do more training in the future as a result of their CDL-funded course. Over two-fifths of male respondents disagreed (41.3 per cent), compared with just over a third of female learners (36.6 per cent).

**Table 6: CDL learners according to whether or not they were more likely to undertake further training in the future as a result of their CDL-funded course**

	<b>Agree (difference from total – percentage points)</b>	<b>Disagree (difference from total – percentage points)</b>	<b>No response (difference from total – percentage points)</b>
Male	56.9 (-2.2)	41.3 (+2.3)	1.8 (-0.1)
Female	61.5 (+2.4)	36.6 (-2.5)	1.9 (+0.1)
<b>Total</b>	<b>59.1</b>	<b>39.1</b>	<b>1.9</b>

26 There are clear differences across respondents from different ethnic backgrounds. White British and Asian British learners (with the exception of Asian British Bangladeshi learners) were less likely than average to undertake more training as a result of their CDL-funded course.

27 However, all other broad ethnic groups (i.e. black British, Chinese, mixed, white (not British) and other ethnic learners) were more likely to undertake further training in the future as a result of their CDL-funded course.

28 Black British other learners were most likely to undertake further training (74.2 per cent), followed by mixed White and black Caribbean learners (67.3 per cent) and black British African learners (65.1 per cent). The least likely to undertake further training were mixed white and Asian learners (53.7 per cent) and Asian British Indian learners (57.0 per cent).

29 In terms of ethnicity and gender, male black British other and black British African learners were more likely to agree that they would undertake further training (81.3 per cent and 69.1 per cent respectively).

30 Among female learners, the same was true for mixed white and black, and Asian British Bangladeshi learners (75.0 per cent and 73.9 per cent respectively). Conversely, Asian British Pakistani male learners and mixed white and Asian female learners were most likely to disagree (48.6 per cent and 57.6 per cent respectively).

**Table 7: CDL learners according to whether or not they were more likely to undertake further training in the future as a result of their CDL-funded course – by ethnicity**

	<b>Agree (difference from total – percentage points)</b>	<b>Disagree (difference from total – percentage points)</b>	<b>No response (difference from total – percentage points)</b>
<b>Asian/British: Indian</b>	57.0 (-2.0)	39.9 (+0.8)	3.1 (+1.2)
<b>Asian/British: Pakistani</b>	57.8 (-1.3)	41.4 (+2.3)	0.8 (-1.1)
<b>Asian/British: Bangladeshi</b>	59.4 (+0.4)	36.2 (-2.8)	4.3 (+2.5)
<b>Asian/British: other</b>	58.9 (-0.2)	41.1 (+2.0)	0.0 (-1.9)
<b>Black/British: Caribbean</b>	61.8 (+2.8)	36.1 (-6.7)	2.0 (+0.7)
<b>Black/British: African</b>	65.1 (+6.0)	32.3 (-6.7)	2.6 (+0.7)
<b>Black/British: other</b>	74.2 (+15.1)	25.8 (-13.3)	0.0 (-1.9)
<b>Chinese</b>	64.8 (+5.7)	33.8 (-5.3)	1.4 (-0.5)
<b>Mixed: white and black Caribbean</b>	67.3 (+8.3)	30.6 (-8.5)	2.0 (+0.2)
<b>Mixed: white and black African</b>	62.9 (+3.8)	28.6 (-10.5)	8.6 (+6.7)
<b>Mixed: white and Asian</b>	53.7 (-5.3)	46.3 (+7.2)	0.0 (-1.9)
<b>Mixed: other</b>	63.0 (+3.9)	35.8 (-3.3)	1.2 (-0.6)
<b>White: British</b>	58.4 (-0.7)	39.9 (+0.8)	1.7 (-0.2)
<b>White: Irish</b>	61.9 (+2.8)	37.4 (-1.7)	0.7 (-1.1)
<b>White: other</b>	61.4 (+2.3)	36.3 (-2.8)	2.3 (+0.5)
<b>Other ethnic group</b>	62.5 (+3.4)	33.3 (-5.7)	4.2 (+2.3)
<b>Prefer not to say</b>	56.0 (-3.1)	39.6 (+0.5)	4.4 (+2.5)
<b>Total</b>	<b>59.1</b>	<b>39.1</b>	<b>1.9</b>

31 Table 8 shows that respondents with a health problem or disability were less likely to undertake further training in the future than those without. Just over half of those with a health problem or disability (55.5 per cent) reported that they were more likely to undertake further training, while over two-fifths (42.7 per cent) said that they were not.

**Table 8: CDL learners according to whether or not they were more likely to undertake further training in the future as a result of their CDL-funded course – by health problem or disability**

<b>Do you have a health problem or disability?</b>	<b>Agree (difference from total – percentage points)</b>	<b>Disagree (difference from total – percentage points)</b>	<b>No response (difference from total – percentage points)</b>
<b>Yes</b>	55.5 (-3.5)	42.7 (+3.6)	1.8 (-0.1)
<b>No</b>	59.2 (+0.2)	38.9 (-0.2)	1.9 (0.0)
<b>No response</b>	64.7 (+5.6)	31.9 (-7.1)	3.4 (+1.5)
<b>Total</b>	<b>59.1</b>	<b>39.1</b>	<b>1.9</b>

## Conclusion

32 Approximately one in 540 of the UK population took out a CDL between 2001/02 and 2005/06, with residents of England most likely to have done so. Londoners represent a key area of CDL take-up, while a higher proportion took out a loan in the South than in the Midlands or the North.

33 Almost two-thirds of CDL learners were male, leaving females under-represented by 32.4 per cent. Females were most under-represented in Northern Ireland, and least in Wales and London.

34 The CDL appeals disproportionately greatly to younger learners, and particularly to those in their twenties.

35 The CDL appeals disproportionately greatly to virtually all black or minority ethnic groups, but particularly to black and mixed-ethnicity learners. Female learners were most under-represented among Asian British groups.

36 There were some issues associated with the fact that health and disability are defined differently in the CDL survey and the 2001 census. However, it appears that learners with a health problem or disability are under-represented across England, Wales and Scotland by over 70 per cent.

37 The survey question asking whether or not respondents were more likely to undertake training in the future as a result of their CDL-funded course was used as a proxy measure for progression. Female learners, all ethnic groups except white British and Asian British, and learners without a health problem or disability were all more likely to respond positively to this question.



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